The Ex-Serviceman's Handbook

REPATRIATION BENEFITS
FOR THE RETURNED
AUSTRALIAN SERVICEMAN
AND SERVICEWOMAN

Twenty-fifth Year of Publication

1970
EDITION

1970
EDITION

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REPATRIATION BENEFITS

A SUMMARY OF RATES OF PENSIONS, ALLOWANCES AND BENEFITS CURRENT AS AT OCTOBER, 1970

As supplied by the
REPATRIATION DEPARTMENT
OCTOBER, 1970

PENSIONS SUPPLEMENT

For the information and guidance of members of the Fighting Services of the 1914 war, the 1939 war or in the Korea and Malaya Operations, the Far East Strategic Reserve and in the Special Overseas Forces in prescribed areas.

NOTE — An application for a war pension or for any general repatriation benefits should be addressed to the Deputy Commissioner of Repatriation in the capital city of the State of residence. Addresses will be found on page 40.

PENSIONS

WAR PENSION RATES

War and Service Pensions are paid either fortnightly in advance by cheque or every 12 weeks in arrears to a bank account.

Special (T. & P.I.) Rate (Weekly)

Member	*Wife*	*Each child under 16 years*
$38.00	$4.05	$1.38

Intermediate Rate

Intermediate rate, $28.00, is payable where ex-serviceman is fit only for part-time work.

Full General (100%) Rate (Weekly)

Member	*Wife*	*Each child under 16 years*
$12.00	$4.05	$1.38

Partial Incapacity (Weekly)

	Ex-serviceman $	*Wife* $	*Each child* $
90%	10.80	3.65	1.24
80%	9.60	3.24	1.10
75%	9.00	3.04	1.04
70%	8.40	2.83	0.96
60%	7.20	2.43	0.82
50%	6.00	2.02	0.69
40%	4.80	1.62	0.55
30%	3.60	1.22	0.41
25%	3.00	1.01	0.35
20%	2.40	0.81	0.28
15%	1.80	0.61	0.21
10%	1.20	0.40	0.14

Special Compensation Allowance—Weekly

Paid in addition to normal incapacity rate where pensioner is seriously incapacitated (i.e. 75% - 100%)

		$
100%	Actual Incapacity	6.00
95%	,, ,,	5.70
90%	,, ,,	5.40
85%	,, ,,	5.10
80%	,, ,,	4.80
75%	,, ,,	4.50

Pension Payable Weekly for Certain Disabilities

Two arms amputated	36.00
Two legs and one arm amputated	36.00
Two legs amputated above the knee	36.00
Two legs amputated and loss of eye	36.00
One leg and one arm amputated and one eye destroyed	36 00
One leg and one arm amputated	36.00
One leg amputated above and one leg amputated below the knee	19.10
Two legs amputated below the knee	16.75
One arm amputated and one eye destroyed	16.20
One leg amputated and one eye destroyed	16.20
One leg amputated above the knee	11.15
One leg amputated below the knee	10.35
One arm amputated above the elbow	11.15
One arm amputated below the elbow	10.35
Loss of vision in one eye	7.80

Weekly Rates of Pension Payable to Widows and Children on Death of Ex-Servicemen due to War Service

	$		$
Widow	15.50	Double orphans (where both parents are dead)	12.00
First child	6.00	Domestic allowance	8.00
Second and each subsequent child	5.00		

NOTE—Domestic allowance is payable to a widow who has a child or children under the age of 16 years (or in certain cases where the child is over the age of 16 years but under 21 years and is undertaking full time education or training and is not in receipt of an adequate living wage), or is 50 years of age or over, or is permanently unemployable.

Re-Marriage Gratuity

Where the widow of a war pensioner re-marries, she may be paid a gratuity equal to 26 fortnightly instalments of war pension (excluding Domestic Allowance) at the rate payable to her in respect of her late husband (whether or not his death was due to war service) immediately prior to her re-marriage.

SERVICE PENSIONS

Service Pension is subject to a "means test"; property and/or income above specified limits affects the amount of pension payable.

Service Pension is payable on the following grounds—

(a) Age—60 years (ex-servicewoman 55 years).
(b) Permanent unemployability.
(c) Ex-servicemen or women suffering from Pulmonary Tuberculosis.

Maximum Weekly Rates of Service Pension

Single ex-servicemen — $15.50.

Married ex-serviceman — $13.75 (Wife in receipt of Social Service Benefits).

Married ex-serviceman — $15.00 (Wife $7.00 Service Pension not in receipt of age, invalid or service pension).

A dependent wife would qualify for a service pension—

(a) If there were any dependent children.
(b) If ex-serviceman is receiving Service Pension because of permanent unemployability or Pulmonary Tuberculosis.

Eligible children: Service Pension is payable to the 2nd, 3rd and 4th children at the rate of 25 cents per week for each child. (Note: Service Pension is not payable to the 1st child or any children after the 4th). However, additional allowance, paid in addition to ex-serviceman's pension, is payable at the following rates—

1st child — $2.50.

2nd and all other children — $3.50.

A deduction of $4.00 per week for each child is made from any income.

Eligible child means a child under 16 years of age, or a child under the age of 21 years who is not receiving invalid pension and is undergoing full time education or training.

Supplementary Assistance (where an Unmarried Pensioner pays Board or Rent)

The rate of supplementary assistance is $2.00 a week.

A guardian's allowance of $8.00 ordinarily or $12.00 if the child is under 6 or an invalid may be paid per fortnight where a single service pensioner has the care and custody of a child not necessarily his own.

ALLOWANCES

Sustenance Allowances Whilst Undergoing Treatment

(Weekly)	*General Rate* (not to exceed) $ c	*Special Rate* (not to exceed) $ c
Ex-serviceman	12.00	36.00
Wife	4.05	4.05
Each Child	1.38	1.38

Fares and Allowances for Loss of Remunerative Time

Where an ex-serviceman is required to travel to obtain medical treatment or for pension purposes, fares and subsistence expenses are allowed.

Subsistence Allowance Daily—	Country $	Capital City $
Breakfast (or Supper)	1.20	1.20
Lunch	1.20	1.20
Dinner	1.70	1.95
Accommodation	5.40	7.80
Maximum daily allowable totals	$9.50	$12.15

Maximum hourly rate ..	1.00		$
	$	Max daily payment	8.00
Minimum payment	1.50	Max. weekly payment	16.00

Attendant's Allowance

An allowance for an attendant is payable to an ex-serviceman who due to war service has.—

	Weekly Rate $
● Blinded and also afflicted with total loss of speech or total deafness	14.00
● Two arms amputated	14.00
● Two legs and one arm amputated	8.50
● Two legs amputated either at the hip or one at the hip and the other in the upper third	8.50

This ceases to be payable when he is maintained in an establishment at public expense.

Attendant's allowance is also payable at the rate of $8.50 per week to blinded ex-servicemen and to those deemed by the Department to be in need of an attendant.

Recreation Transport Allowance

In certain circumstances an allowance for recreation transport not exceeding $25.00 per calendar month may be paid for the higher rate and $12.50 for the lower rate.

Motor Cars for the Seriously Disabled

A motor vehicle may be issued by way of gift to certain classes of seriously disabled ex-servicemen and an allowance of $300.00 per year may be paid toward the upkeep of the vehicle.

Clothing Allowance

To compensate for exceptional wear and tear or damage to clothing an allowance at rates ranging from 43c to 85c per week is payable to an ex-serviceman who due to war service has lost a limb. An amount not exceeding $22.10 in any one year is also payable to certain other war disabled ex-servicemen.

GENERAL ASSISTANCE

Funeral Benefits

A grant not exceeding $50.00 is made towards the funeral expenses of a deceased ex-serviceman where his death is due

to war injuries or where he dies in a Repatriation or a Repat. approved institution (There is no means test.,

A grant not exceeding $50.00 may be made toward the funeral expenses of deceased ex-serviceman where he leaves a widow with a home (owned) and not more than $1000 in excess of liabilities.

Where he leaves no dependants and where his assets exceed his liabilities no grant is made

A grant of $50.00 is also made towards the funeral expenses of a widow's death or of a child where the only assets are a home and not more than $1000 in excess of liabilities.

An additional grant of $30.00 may be made in certain cases towards the cost of transportation of the remains of the ex-serviceman. This applies where death is due to war service, where he dies in a repatriation institution, or where he dies in an institution where maintenance has been approved by the Repatriation Department. (There is no means test to qualify for this amount.)

A grant of $20.00 may be made towards the cost of funeral expenses of a service pensioner who does not otherwise qualify for the higher grant of $50.00.

For an eligible service pensioner responsible for funeral of spouse, child or certain other means test pensioner there is a grant of $40.00.

The Commonwealth War Graves Commission can provide a headstone or plaque where death is due to war service.

Immediate Assistance

Assistance of up to $10.00 to provide meals, sleeping accommodation, etc., may be granted by way of gift (once only) or loan at the discretion of a Deputy Commissioner, in necessitous cases where immediate relief is necessary.

Re-establishment Loans for National Servicemen

The maximum amounts of the loans are:

Business and Professional	$3,000
Agricultural	$6,000

EDUCATION AND TRAINING ALLOWANCES

Education and Training of Children

For children eligible under the Soldiers' Children Education scheme.

	Maximum Weekly Allowance Living at home	Living away
	$	$
12-14 years of age	2.18	7.28
14-16 years of age	3.30	7.28
16-18 years of age (or to matriculation)	7.28	11.25
Professional training (University)	11.93	19.23
Industrial Course	2.65	5.30
Agricultural Course	—	3.65

Disabled Members' and Widows' Training Scheme

(Subject to adjustment according to the rate of war pension.)

Weekly Rate	Living at home	Living away
	$	$
Single trainee	13.95	18.95
Married trainee and wife	17.35	25.35
Married trainee, wife and child	18.35	—

National Service Vocational Training Scheme

Weekly Rate	Living at home	Living away
	$	$
Single trainee	35.15	40.15
Married trainee (with or without children)	35.15	43.15

IMPORTANT NOTICE TO EX-SERVICEMEN AND WOMEN

It is not possible to include all details. Further information will gladly be supplied by the branch office of the Repat. Department in each capital city, or any regional office, on application by letter, telephone or personal call.

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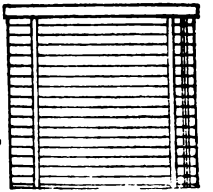

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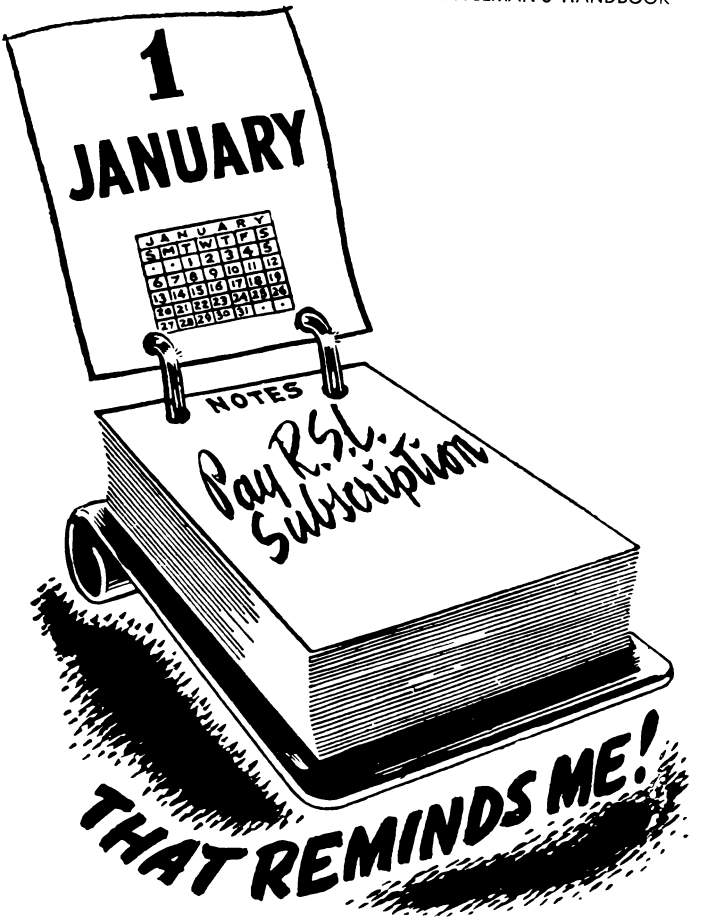
REPATRIATION

Pensions — Medical Treatment Miscellaneous Allowances and Benefits

As supplied by the

REPATRIATION DEPARTMENT

1st NOVEMBER, 1969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REPATRIATION BENEFITS FOR THE RETURNED AUSTRALIAN SERVICEMAN AND SERVICEWOMAN

FOREWORD

THE INFORMATION contained in this booklet has been prepared to provide the **Returned Australian Serviceman and Servicewoman** with a concise handy summary of the repatriation benefits and services as provided for in the **Repatriation Act** and other Commonwealth Legislation administered by the Department for their guidance in enabling them to rehabilitate themselves in civil life. Every effort has been made to include in these pages such information as will enable them to readily understand (without delving through voluminous Acts) the avenues which are at their disposal to assist them in finding "THE ROAD BACK" to civil life and a happy and successful future.

We wish to thank **The Repatriation Department** for the up-to-date official information supplied herein, and for the generous support of the Advertisers, who have sponsored its publication.

Issued by Welfare Handbooks, Box 2680, G.P.O. Sydney, N.S.W. 2001

And issued free with the compliments of the Advertisers to

The Returned Services League of Australia

The first edition of this booklet was published in 1945, and has proved its value as a general guide to Repatriation benefits and services, the principles on which eligibility depends, and the rates of pensons and allowances which are brought up-to-date each year.

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- **Rates of pensions and monetary benefits are shown in the coloured supplement in the front pages of this booklet.**

TO THE ADVERTISERS IN THE ROAD BACK

- Firstly we wish to thank you for your support.
- You are identifying yourself with one of the finest groups of people in your community.
- "THE ROAD BACK" brings before all those eligible for a pension relating to wives, widows, children of Ex-Servicemen, the latest information available to enable them to make themselves conversant with their rights.
- "THE ROAD BACK" makes available to the Secretary of the R.S.L. in your District Sub-Branches an easy condensed booklet to hand out to all those requiring such information of which many are unaware that such pension or privilege is theirs for the asking.
- "THE ROAD BACK" is published and given **FREE** to your local R.S.L., and indeed to each large R.S.L. Sub-branch throughout Australia, and is the only booklet issued regularly and made available to all R.S.L. Sub-branch members.

A RESPONSIBILITY GRATEFULLY ACCEPTED BY THE NATION

"The principle that those who suffered because of war while in the armed forces and that dependants of those who died because of war should be cared for has been accepted by all Australian governments and endorsed by the people."

—Senator The Hon. G. Colin McKellar,
Minister for Repatriation, 1969.

GENERAL

- **As actual rates of pension and monetary benefits vary from time to time, the current rates are shown in a coloured supplement which appears in the front pages of this Booklet and which will be revised and brought up-to-date each year.**

Ex-Servicewoman

Although reference in this booklet is confined to ex servicemen, the same benefits are available to ex-servicewomen; the benefits available to dependants of ex-servicewomen, however, differ from those of ex-servicemen. Deputy Commissioners will be pleased to advise regarding eligibility of dependants.

General Eligibility for Benefits and Services

Repatriation benefits and services are provided for men and women who served in the Australian Forces in the 1914-18 war, the 1939-45 war, Korea, Malaya and Vietnam Operations, and the Far East Strategic Reserve; special provision is made for the native members who served with the Forces during the 1939-45 war. Certain benefits are also available to persons who served in the South African War.

Repatriation benefits are also available to a person who served with the Naval, Military, or Air Forces of a part of the Queen's dominions, other than the Commonwealth of Australia, on active service outside that part of the Queen's dominions, or in a theatre of war, provided that he was domiciled in Australia or a Territory of the Commonwealth immediately prior to his enlistment, and is resident within Australia or a Territory of the Commonwealth.

The Department also acts as agent for the Governments of certain other countries of the British Commonwealth in relation to pensions and provision of medical treatment for persons who served in their Forces.

Details of eligibility for particular benefits and services will be found under the appropriate heading in this booklet. In general, eligibility for medical treatment and war pensions is dependent upon acceptance of a claim that an incapacity is due to war service.

How to Make a Claim

There is no time limit for lodging any application for acceptance of an incapacity as being due to war service, and for consequential pension and treatment benefits. There are, however, time limits for applications for certain forms of general assistance and training, as described later in this booklet.

An ex-serviceman who considers that he is suffering from an incapacity due to war service should make a claim in writing, addressed to the Deputy Commissioner for Repatriation in his State of residence, for its acceptance for purposes of pension and medical treatment. If necessary, a claim may be submitted by another person on his behalf. Alternatively, he may call at the office of the Deputy Commissioner, where he will receive every assistance in making his claim. Should the application be made by letter, it is suggested that the following details be clearly set out:—

- Surname and Christian names of applicant;
- Service number;
- Unit with which the applicant last served;
- The nature of the incapacity claimed.

This information will materially assist in a prompt reply to any enquiry in regard to eligibility for benefits.

STATE ADDRESSES WILL BE FOUND ON PAGE 40

How Claims are Determined

As soon as a claim is received, the Department will arrange for the medical examination of the ex-serviceman, and will thoroughly investigate his claim in the light of all available medical evidence and his service records.

The claim will then be submitted to a Repatriation Board for determination. Should this be favourable, the ex-serviceman then becomes eligible for the full facilities of the Repatriation Department for treatment of the accepted incapacity.

In addition, should there be a pensionable degree of incapacity, war pension will be paid to the ex-serviceman and his eligible dependants according to the assessed degree of incapacity.

Appeals from a Determination of a Repatriation Board

If the ex-serviceman is not satisfied with the Board's determination he can appeal:—

- to the Repatriation Commission in regard to the acceptance of the incapacity;
- to an Assessment Appeal Tribunal if the Board determined that the incapacity is due to war service, but the applicant does not accept the determination in regard to the assessed degree of incapacity for pension purposes.

An appeal to the Assessment Appeal Tribunal may be lodged within 3 months after the date of notification of assessment by a Repatriation Board or the Commission, or the date of notification of the refusal by a Board or the Commission to alter the existing assessment.

Should the Commission, on appeal, determine that the incapacity is not due to war service, the applicant may appeal further to an Entitlement Appeal Tribunal.

Entitlement Appeal Tribunals and Assessment Appeal Tribunals are appointed by the Government and operate independently of the Repatriation Department. Provision is made for the appellant to appear before the Tribunals and for him to be represented by an advocate (other than a recognized legal practitioner) should he so desire.

The decision of an Entitlement Appeal Tribunal is final, but the ex-serviceman is entitled to have his claim re-opened if at any time afterwards he submits in writing further evidence which in the opinion of the Repatriation Commission is material to and has a substantial bearing on his claim.

A decision of an Assessment Appeal Tribunal is binding for such period (not exceeding three years) as is specified by the Tribunal. If, however, no time is specified, the decision is binding for a period of six months only.

However, if at any time during the binding period an ex-serviceman is of the opinion that the incapacity from his accepted disabilities has increased since the hearing of his appeal he may apply to the Deputy Commissioner of Repatriation, in the State in which he lives, to have his pension reviewed.

Concessions Outside the Scope of Repatriation Legislation

Apart from the benefits available under the Repatriation legislation some concessions are available from both Commonwealth and State sources to more seriously disabled ex-servicemen and women. The Commonwealth concessions include exemption from motor car sales tax and free or reduced radio and television licences.

Motor Car Sales Tax Exemption

Motor car sales tax exemption is granted to an ex-serviceman who has lost a leg or both arms or who is receiving a special rate of pension because of total and permanent incapacity or because of blindness.

Radio and TV Licenses

Free radio and television licences are given to ex-servicemen in receipt of a special rate (T.P.I.) pension for blindness.

An ex-serviceman in receipt of a special rate (T.P.I.) pension (other than for blindness) can obtain a radio licence at a concession rate of $1.00 per year; (usual rate $6.50), and a television licence for $3.00 (usual rate $14.00). These concession rates apply where the pensioner does not live with a person with an income in excess of $24.00 weekly. Forms of application for these concessions are available from any post office.

Telephone Rental

A concession of one third in telephone rental is allowed for war widows and blinded ex-servicemen.

The concession is also extended to service pensioners who live alone or who live with another pensioner who is receiving a special rate war pension, a service pension, a war widow's or blinded ex-serviceman's pension or a social service age, invalid, permanently blinded or widow's pension, or a person receiving a sheltered employment allowance or a tuberculosis allowance, or who live with another person or persons who are not pensioners, provided the income of each such person does not exceed $24.00 a week.

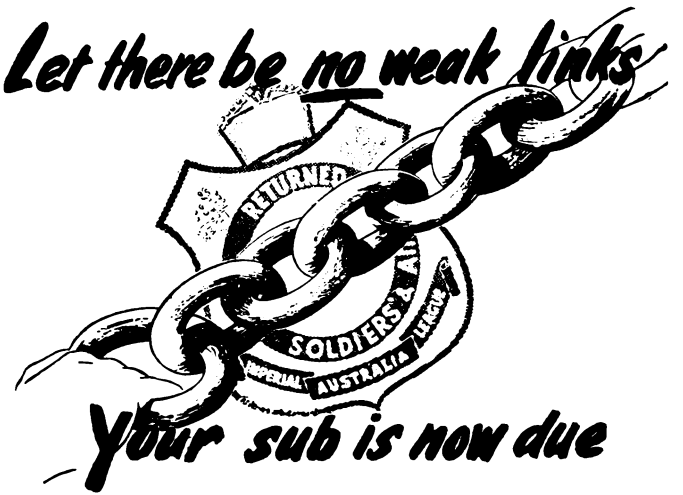
Forms of application are available from any post office.

Other Concessions

Concessions granted by the States vary, but full information can be obtained from ex-servicemen's organisations, or alternatively from the Deputy Commissioner for Repatriation in the State concerned.

Major concessions are free or reduced rail, tram and bus fares and motor registrations. Such concessions are granted to a varying degree by all the States to special rate (T.P.I.) pensioners, war blinded, or limbless ex-servicemen, and also to those ex-service personnel suffering from tuberculosis.

In some States minor additional concessions are granted to the above classes including free motor car drivers' licences, free admission to certain sporting events, and entertainment and trade discounts. A concession granted in recent years in Victoria to service pensioners has been reduced rail and tram fares.



WAR PENSIONS

A war pension is payable by the Commonwealth to an ex-serviceman or woman and eligible dependants in respect of incapacity or death accepted as due to war service. It is not subject to a means tests except where stated for certain classes of dependants

PENSION PAYABLE FOR INCAPACITY

Special (or T.&P.I.) Rate

The special rate pension is commonly referred to as the T.&P.I. pension and is granted where an ex-serviceman:—

- is, because of incapacity accepted as due to war service, totally and permanently incapacitated (that is, incapacitated for life to such an extent as to be precluded from earning other than a negligible percentage of a living wage), or
- has been blinded as a result of war service.

It may also be granted (under certain conditions) to an ex-serviceman who is suffering from pulmonary tuberculosis. Pension is also paid at this rate when an ex-serviceman is temporarily totally incapacitated (by an accepted war caused incapacity) for a period of not less than three months to a degree which prevents him from earning more than a negligible percentage of a living wage. This payment continues for the period he is so incapacitated.

Intermediate Rate

The intermediate rate of war pension is payable to an ex-serviceman who, because of the severity of his war-caused incapacity, can work only part-time or intermittently, and, in consequence, is unable to earn a living wage.

General Rate

Pension for 10 per cent to 100 per cent of the full general rate is payable according to the degree of incapacity as assessed by the Department or an Assessment Appeal Tribunal. Pensions are, in general, subject to review by the Department and in all cases on application by the ex-serviceman — as a result they may be varied according to the assessed incapacity at the time of the review.

Special Compensation Allowance

For certain seriously incapacitated ex-servicemen assessed at rates from 75% to 100%, an additional special compensation allowance is available.

Wives and Children

Pensions are also payable to the wife of a war pensioner and for each child under 16 years of age, the rate being from 10 per cent to 100 per cent of the full rate for a wife and child according to the assessed degree of incapacity of the pensioner. The wife and children of a special rate (T. & P.I.) pensioner receive the full respective rates.

Other Dependants

Dependants, other than the wife or children, of an ex-serviceman suffering an incapacity due to war service, may be granted a pension under some circumstances. Such pensions are subject to a means test and are assessed in accordance with the degree of dependence upon the ex-serviceman at the time of his service and the degree of his incapacity.

In certain circumstances, dependants of an ex-servicewoman, suffering an incapacity due to war service, may be granted a pension.

Deputy Commissioners will be pleased to answer any enquiries and supply any information regarding eligibility.

Rates of War Pension Payable

- *The current rates of war pensions payable in respect of the above categories are shown in the coloured supplements in this booklet.*

THE LEAGUE NEEDS MORE FINANCIAL MEMBERS – WHAT HAVE YOU DONE ABOUT IT?

PENSION IN RESPECT OF DEATH DUE TO WAR SERVICE

When the death of an ex-serviceman has been accepted as due to war service, pension is payable to his widow and eligible children, and in certain circumstances may also be paid to other dependants.

Widows

A war widow's pension is payable to the widow of an ex-serviceman whose death has been accepted as due to war service, or who has died from causes not due to war service but was receiving at the time of his death, or is subsequently adjudged to have been entitled to receive, a pension at the special rate for total and permanent incapacity, blindness, tuberculosis or a double amputee rate.

In addition she may receive further payment by way of an allowance (referred to as Domestic Allowance) if she:—

- has a dependant child, or children, under the age of 16 years, or
- is 50 years of age or over, or
- is permanently unemployable, or
- has a child over the age of 16 years who is not receiving (in the opinion of the Department) an adequate living wage and who is undertaking education or training approved by the Department.

The pension of a widow ceases to be payable in the event of her re-marriage but upon re-marriage she may be paid a gratuity of 26 fortnightly instalments of pension (excluding any Domestic Allowance payable) at the rate payable to her immediately prior to her re-marriage.

A war widow if otherwise eligible may apply to the Department of Social Services for an age pension in addition to the war widow pension.

Children

Pension is paid in respect of the children of an ex-serviceman whose death is due to war service, until they attain the age of 16 years.

The rate payable in respect of the first or eldest child under the age of 16 years is higher than for other eligible children; as each child attains 16 years of age and becomes ineligible to receive a pension, the next eldest child under 16 years of age becomes eligible for the higher rate.

Widowed Mothers

The widowed mother of a deceased unmarried ex-serviceman (unmarried ex-servicman means a person who has never been married) is entitled to a pension irrespective of her circumstances provided she was widowed before or within three years after the death of her son and his death was accepted as due to war service.

Parents

The parents of deceased unmarried ex-servicemen are entitled to war pension if they are at any time without adequate means of support providing that his death has been accepted as due to war service.

PENSION PAYABLE WHERE DEATH IS NOT DUE TO WAR SERVICE

Where an ex-serviceman dies as a result of an illness or other cause not due to his war service, and where he was in receipt of war pension in respect of a war caused incapacity at the time of his death, the amount of war pension payable to his wife continues to be paid to her during her lifetime and ceases to be payable only upon her re-marriage. Payment for any of his children is likewise continued until they attain the age of 16 years.

LOST YOUR DISCHARGE OR BADGE?

If a member loses his Discharge Certificate, he may on, application to Records, Army, Navy, or Air Force, obtain a Statement of Service, and this statement will be issued to him free.

If a member loses his Returned from Active Service badge, he should submit a Statutory Declaration of the loss to his Records branch, and send with it 40c payment to cover the cost of a new badge. **Records Office addresses will be found on page 58.**

SERVICE PENSIONS

Service pensions are paid to certain classes of ex-servicemen; they are subject to a "means test" and are broadly the equivalent of the Age and Invalid Pensions granted by the Commonwealth through the Department of Social Services.

Eligibility

A service pension may be granted to an ex-serviceman who is suffering from pulmonary tuberculosis, or who has served in a theatre of war (or in the case of a woman, served abroad or embarked for service abroad) and who has attained, if a man, the age of 60 years or, if a woman 55 years, or who is permanently unemployable. An ex-serviceman cannot receive a service pension in respect of more than one of the above categories at the same time, nor can he receive an Age or Invalid pension from the Department of Social Services whilst receiving a service pension on the grounds of age or of being permanently unemployable.

An ex-serviceman may receive a further payment by way of supplementary assistance if he —

- is receiving the maximum rate of service pension, and
- is paying rent or board, and
- is in the opinion of the Department entirely dependent upon his pension, and
- is unmarried or single or legally separated from his wife, or if married, on condition that his wife is not receiving an allowance or pension under the Social Services Act or Tuberculosis Act or a service pension under the Repatriation Act.

Where a service pension is granted to an ex-serviceman on the grounds that he is permanently unemployable or suffering from pulmonary tuberculosis, service pension may also be paid to his wife and for eligible children, but service pension cannot be paid to dependants when the grant to the ex-serviceman is on account of age, except where there are children.

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Rates of Payment

- *By reason of the "means test" the rates of payment vary, but as a guide, the current maximum rates of payment are shown in the coloured supplement to this booklet.*

Means Test

The means test sets limits to the amount of income and property which a pensioner may have for the purpose of a service pension. If income and/or property exceed specified amounts deductions are made from the pension on a sliding scale. When income and property reach maximum permissible amounts, no pension is payable.

Under the MEANS TEST principle the two tests are combined and known as the MERGED MEANS TEST. contacts the Repatriation Department to ascertain the exact amount of pension to which he is entitled. This also applies to married couples and widows with or without children.

Where the means exceed $20.00 per fortnight single and $17.00 per fortnight each for married couples, the maximum pension is reduced by 50c per fortnight where previously it was reduced by $1.00. This is now known as the Tapered Means Test (T.M.T.).

The amount of service pension payable will depend upon the claimant's "means as assessed" which consists of:—

- his annual rate of income plus,
- a property component equal to 7.5c per week for each complete unit of $20.00 of net value of property above $400.00.

Definition of Income

Income is war pension, earnings, superannuation and any other form of income derived from any source—with certain exceptions, of which the principal ones are:—

- certain income derived from property,
- gifts or allowances from children or parents,
- benefits from friendly societies,
- child endowment or other payments for children,
- Commonwealth health benefits,

- income from bank account and investment interest, dividends from shares.

A reduction of $3.00 a week from income is allowed for each child in an applicant's care, custody and control.

The value of free board and lodging received by a pensioner is assessed as income at $1.25 a week.

NOTE—If the applicant is married, his wife's income will also be taken into account.

Definition of Property

Property includes all real and personal property such as:—

- houses, land,
- money in hand, in a bank, or lent,
- shares, investments and legacies,
- vehicles other than for personal use,
- livestock.

Property does not include:—

- applicant's permanent home, furniture, personal effects,
- The surrender value of life insurance policies (up to $1500.00),
- the value of any reversionary interest,
- the capital value of any life interest, annuity or contingent interest.

NOTE—If the applicant is married his wife's property will also be taken into account.

Deputy Commissioners will be pleased to advise further in relation in individual cases.

Supplementary Assistance

An additional allowance may be paid as supplementary assistance, often called "rent allowance," if a service pensioner:

- pays rent, or pays for board and/or lodgings; and
- is single, widowed, divorced or separated, or
- is married, but his wife is not receiving a pension other than unemployment and sickness benefit from the Department of Social Services.

A separate means test applies to this allowance.

Medical Benifits for Pensioners

The Repatriation Committee wishes to bring to the attention of all service pensioners that medical benefits are

now available to them. (See details under MEDICAL TREATMENT.)

The committee also recommends to Australian returned ex-servicemen in receipt of an age pension to transfer to the service pension to become eligible for the benefits.

Those who qualify for a pension because of the T.M.T (tapered means test) only are not eligible for medical benefits.

How Pensions are Paid

Pensions are payable:—

- by cheque, fortnightly in advance,
- to a bank account, every 12 weeks in arrears.

If desired, pension in respect of all the family can be drawn by one person.

Subject to the Act a pension is absolutely inalienable whether by way or in consequence of sale, assignment, charge, execution, insolvency, or otherwise howsoever.

Re-adjustment Allowance

Where a married person who was receiving a service pension or a social service pension dies, and the widow or widower was also receiving one of these pensions, the survivor will receive for 12 weeks the equivalent of the combined pensions they would have received if the person had not died.

Qualification under Means Test

The amount of income the applicant receives and/or the value of property will decide wrether he qualifies under the means test. To ascertain whether a pension may be paid, and if so, the rate payable, reference should be made to the appropriate Ready Reckoner Table on pages 31-34.

To use these tables the first step is to select the figure nearest to the value of property held, set out in the left or right hand side of the appropriate table.

The next step is to select the figure nearest to the weekly income received, set out at the top or bottom of the table.

Where the two columns meet, the amount shown will be the rate of service pension for which the applicant may qualify.

DO YOU KNOW OF A WAR WIDOW WHO NEEDS ASSISTANCE? PERHAPS AN EX-SERVICEMAN OR HIS DEPENDANTS IN DIRE DISTRESS? THEN LET YOUR LOCAL SUB-BRANCH KNOW . . .

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MEDICAL TREATMENT

Medical treatment is provided for all accepted incapacities. In certain cases it is provided at departmental expense for other than accepted war caused incapacities.

Facilities for Treatment

In-patient and out-patient treatment is provided free of charge at institutions conducted by the Department throughout the Commonwealth. These include:—

- Repatriation General Hospitals
- Sanatoria.
- Out-patient Clinics.
- An Anzac hostel in Victoria.

Out-patient treatment is also provided through the Repatriation Local Medical Officer Scheme which embraces some 5,700 medical practitioners throughout the Commonwealth.

Treatment for those eligible includes the provision of:—

- medicines and dressings, serum and drugs,
- surgical aids and appliances, including artificial limbs and hearing aids,
- dental treatment, including the supply of dentures,
- optical treatment, including the supply of spectacles,
- various specialist services.

Persons eligible for dental treatment may receive treatment at Repatriation General Hospitals, Out-patient Clinics (Sydney only) or through the Repatriation Local Dental Officer Scheme.

Treatment is provided at Repatriation General Hospitals and Out-patient Clinics for ex-servicemen who, as a result of war service are suffering from mental illness. When custodial care is necessary, treatment is provided in special institutions.

Treatment for Non-War Caused Disabilities

Under the Repatriation Regulations, when an ex-serviceman is receiving a war pension at the full general rate of pension (100% pension) or a special rate or service pension, treatment may, with certain exceptions, be provided for any disease or disabling condition which is not due to war service.

This also applies to—

- a nurse who served in the 1914-1918 war,
- the widow and certain dependants of an ex-serviceman, whose death has been accepted as due to war service, but was receiving, at the time of his death, a war pension at the special (T.P.I.) rate or for amputation of two or more limbs,
- a service pensioner, including a service pensioner of the Boer War.

  (Dependants of a service pensioner are not entitled to treatment through the Repatriation Department, but usually qualify for free medical benefits under the Pensioner Medical Service.)

A service pensioner will therefore become entitled to receive the following medical benefits:

(a) All professional services from a local medical officer ordinarily rendered in his surgery or at home;

(b) All drugs and medicines prescribed by the local medical officer (these will be dispensed by any pharmacist at the expense of the Department);

(c) The services of a specialist, provided that the local medical officer obtains prior approval for the consultation from the Department;

(d) Supply of surgical aids and appliances, including spectacles (prior application to the Department by the local medical officer must be made);

(e) Treatment in Repatriation Hospitals;

NOTE: This is not available for any chronic or incurable disease requiring hospital treatment for a prolonged period, but may be provided for shorter periods during any acute or critical stage of such an illness;

(f) Dental treatment, including the supply of dentures upon application to the Department.

Medical treatment now available to service pensioners for disabilities not due to war service must be obtained through a Repatriation Local Medical Officer. However, if a service pensioner is already receiving treatment from the Repatriation Out-Patients Clinic, for a disability or disabilities accepted as due to war service, then treatment for such disabilities may continue to be provided at the Out-Patients Clinic if so desired

A list of local medical officers who have agreed to treat Repatriation patients in your area is available. To enable arrangements for treatment to begin, it is necessary to select a doctor by completing a detachable form and forwarding it to the Repatriation Department. If a Repatriation Local Medical Officer is selected who is not in the patient's area, this may be arranged, providing he is agreeable to accept the patient, and that he is responsible for your travelling expenses and any mileage rates charged by the doctor.

The Department will not accept responsibility for expenses incurred in receiving treatment other than from the Local Medical Officer selected, unless the patient first obtains the Department's approval. Should circumstances prevent the patient from receiving treatment from the Local Medical Officer, the patient should communicate with the Repatriation Department as early as possible to make other arrangements.

Medical and hospital benefits for which the patient is insured with a registered organisation, will be available for any treatment to which he is not entitled from the Repatriation Department, and for treatment which the dependants, if any, may receive. It is, therefore, suggested that the patient continue any existing arrangement made for such benefits.

Should the patient be eligible under the Pensioner Medical Service, acceptance of Repatriation Benefits, as above, will not restrict the present right under that scheme. In particular, eligible dependants, if any, will continue to be entitled to treatment under that service.

Ailments to which the foregoing benefits do not apply include:—

- an infectious or contagious disease,
- a chronic or incurable disease requiring treatment in an institution for a prolonged period,
- a condition caused by alcoholism,
- a condition caused by addiction to drugs.

THE LEAGUE NEEDS NEW MEMBERS
WHAT ARE YOU DOING ABOUT IT ?

MEDICAL TREATMENT FOR WIDOWS, CHILDREN AND WIDOWED MOTHERS OF DECEASED EX-SERVICEMEN

These dependants may receive a full range of medical treatment, including specialist services, through local medical practitioners selected by the widow or widowed mother, or at Repatriation Out-patient Clinics. In-patient treatment is provided at Repatriation General Hospitals and, in certain cases, at non-departmental institutions. Dental treatment and surgical aids and appliances including spectacles are also provided. Travelling expenses are available where a patient is required to travel for medical treatment.

NOTE: *Widowed mother means the widowed mother of a deceased unmarried ex-serviceman, who was widowed prior to his death or within three years after his death.*

TREATMENT AT REPATRIATION ARTIFICIAL LIMB AND APPLIANCE CENTRES

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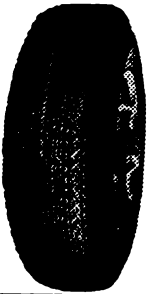

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165 Sailors Bay Rd., Northbridge

Miscellaneous Benefits and Allowances

SUSTENANCE ALLOWANCE

Whilst Undergoing Treatment

Sustenance allowance is paid where an ex-serviceman is prevented from following his usual occupation through the necessity for medical treatment of a war-caused disability or while undergoing investigation.

Where out-patient treatment is received for a period not exceeding twenty-eight days, or where an ex-serviceman undergoes a period of medical investigation approved by the Department, the rate of sustenance allowance, coupled with any war pension being paid, is equal to the general (100%) rate war pension.

A higher rate of sustenance allowance is payable where an ex-serviceman:—

- is receiving in-patient treatment for a war-caused disability; or
- is undergoing a period of convalescence immediately following such in-patient treatment; or
- has been receiving out-patient treatment, or a combination of out-patient and in-patient treatment for a war-caused disability, for a continuous period in excess of twenty-eight days; payment is made retrospective to the commencement of treatment.

The higher rate is an amount which, when added to any war pension payable, brings the allowance up to the equivalent of the special rate of pension.

● *See coloured supplement for rates.*

FARES AND ALLOWANCES FOR LOSS OF REMUNERATIVE TIME

If an ex-serviceman is required by the Department to travel for the purpose of obtaining medical treatment or undergoing medical examination, fares and subsistence expenses are allowed. In certain circumstances sustenance allowance, or an allowance for loss of salary or wages, may also be paid.

● *See coloured supplement for rates.*

ATTENDANT'S ALLOWANCE

An allowance is payable for an attendant to an ex-serviceman who is suffering certain classes of incapacity. Rates are shown in the coloured supplement.

Eligibility

Persons eligible to receive such an allowance are ex-servicemen who, as a result of war service are:—

- blinded,
- in consequence of an injury or disease affecting the cerebro-spinal system, deemed by the Department to be in need of an attendant.
- suffering an injury or disease causing incapacity similar in effect or in severity to the incapacity arising from an injury or disease affecting the cerebro-spinal system, and are deemed by the Department to be in need of an attendant,
- blinded, and also afflicted with the total loss of speech or total deafness (in this case a special allowance is payable).
- suffering amputation of both arms, or both legs and one arm or both legs above the knee.

RECREATION TRANSPORT ALLOWANCE

Recreation transport allowance is payable to certain classes of ex-servicemen at a rate shown in the coloured supplement in the front of this booklet.

Eligibility

Ex-servicemen who, as a result of war service:—

- have lost both legs above the knees,
- are totally and permanently incapacitated, their powers of locomotion being negligible and not capable of operation for more than short distances with the aid of crutches or walking sticks,
- are handicaped with regard to locomotion to a degree that in the opinion of the Department is similar to the classes shown above.

An allowance at a lesser rate is payable to ex-servicemen who due to war service:—

- have lost both arms at or above the wrists,
- have lost one leg above the knee and the other leg below,
- have lost both legs below the knees,
- have lost one arm at or above the wrist and one leg either above or below the knee,
- are incapacitated to a degree which in the opinion of the Department is similar to the classes shown above.

MOTOR CARS FOR SERIOUSLY DISABLED

A motor vehicle (at present a Hillman Hunter Sedan or Station Wagon) with automatic transmission if self driven may be issued, by way of gift, to an ex-serviceman who, as a result of war services:—

- Has lost both legs above the knees, or
- Has lost one leg above as well as any two other amputations (e.g., above the ankle and at or above the wrist).
- Is paralysed from the waist down.

An annual allowance may be paid for the upkeep of the vehicle.

If necessary, and if the grantee is physically capable of driving the vehicle, a manual driving device may be fitted at departmental expense.

- *Refer to coloured supplement for rates.*

CLOTHING ALLOWANCE

A clothing allowance is payable to an ex-serviceman who, due to war service, has lost a limb or limbs, who suffers certain other disabilities (including blindness), or who suffers exceptional wear and tear or damage to clothing as a result of, treatment for, or the nature of, accepted disabilities.

- *See coloured supplement for rates.*

Make Australia strong . . .
JOIN THE CITIZEN'S MILITARY FORCES

GENERAL ASSISTANCE

General assistance by way of loan and grants is made available to certain classes of ex-servicemen and their dependants.

FUNERAL EXPENSES

Provision is made for a grant towards the cost of funeral expenses of certain classes of deceased ex-servicemen, and in some cases for dependants of such persons.

A grant is made towards the funeral expenses, of an ex-serviceman::

- whose death is due to war service, or
- who dies in indigent circumstances, or
- who dies in an institution to which he had been authorized to proceed by the Department, or while proceeding to or from such institution, or
- who died from causes not due to war service but was at the time, in receipt of a war pension for amputation of two or more limbs, or at a special rate for blindness, total and permanent incapacity or tuberculosis.

In addition a grant may be made under certain circumstances towards the cost of transportation of the remains of an ex-serviceman.

A grant may also be made towards the funeral expenses of any of the following persons who die in indigent circumstances:—

- a widow of a deceased ex-serviceman whose death is due to war service.
- a child of a deceased ex-serviceman whose death is due to war service.
- a widowed mother of a deceased unmarried ex-serviceman whose death is due to war service.

● *These grants are shown in coloured supplement.*

IMMEDIATE ASSISTANCE

Assistance to provide meals, sleeping accommodation, etc. may be granted by way of gift or loan at the discretion of a Deputy Commissioner, in necessitous cases where immediate relief is necessary. (see coloured supplement)

RE-ESTABLISHMENT LOANS FOR EX-SERVICEMEN

A business re-establishment loan may be granted, subject to certain conditions, to a national serviceman who, prior to call up, was engaged in an occupation, business or practice on his own account, as an active member of a partnership, as a share farmer, or as a contract worker, or who was prevented from engaging in any of these occupations through having commenced national service, and is in need of financial assistance for his satisfactory re-establishment in civil life.

Agricultural loans are administered by the Department of Primary Industry, War Service Land Settlement Division.

EDUCATION AND TRAINING

Eligible Children

Children of an ex-serviceman who:—

- has died as a result of an incapacity accepted as due to war service, or
- is in receipt of a special (T.&P.I.) rate pension, or
- is blinded as a result of war service, or
- is suffering from pulmonary tuberculosis and is in receipt of pension at the special rate and who is likely to remain in receipt of such pension for a period of three years.

General Benefits

From the commencement of primary education up to 12 years, school requisites and fares are provided. From the age of 12 years, while the child continues with primary or secondary education, an education allowance is payable.

Following completion of general education further assistance is provided where an approved beneficiary continues with a course of specialized education or training necessary to fit the child for a career.

Specialized education covers a wide range and includes —

- professional — degree and diploma courses,
- agricultural — training at an agricultural college,
- cadet and pupilage training — training combined with employment, e.g., nursing, pharmacy, journalism,
- industrial — indentured and unindentured apprenticeship training.

As mentioned, education allowances may be payable in respect of children over 12 years of age, whilst under certain circumstances children are also provided with books and equipment, and their fees and fares paid while studying for advanced courses. *(Continued page 35)*

EVERY MEMBER GET A MEMBER

READY RECKONER TABLE FOR THE ASSESSMENT OF SERVICE PENSION FOR AN EX-SERVICEMAN WHOSE WIFE RECEIVES A PENSION (OTHER THAN UNEMPLOYMENT, SICKNESS OR SPECIAL BENEFIT) FROM THE DEPARTMENT OF SOCIAL SERVICES OR A SERVICE PENSION AS AN EX-SERVICEWOMAN

COMBINED WEEKLY INCOME OF HUSBAND AND WIFE

VALUE OF COMBINED PROPERTY OF HUSBAND AND WIFE	NIL	$4	$8	$12	$16	$20	$24	$28	$32	$36	$40	$44	$48	$52	$56	$60	$64	$68	$72
$800	13.75	13.75	13.75	13.75	13.75	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL.
$2,920	13.75	13.75	13.75	13.75	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL.	
$5,080	13.75	13.75	13.75	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL.		
$7,200	13.75	13.75	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL.			
$9,320	13.75	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL.				
$11,480	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL.					
$13,600	12	11	10	9	8	7	6	5	4	3	2	1	NIL.						
$15,720	11	10	9	8	7	6	5	4	3	2	1	NIL.							
$17,880	10	9	8	7	6	5	4	3	2	1	NIL.								
$20,000	9	8	7	6	5	4	3	2	1	NIL.									
$22,120	8	7	6	5	4	3	2	1	NIL.										
$24,280	7	6	5	4	3	2	1	NIL.											
$26,400	6	5	4	3	2	1	NIL.												
$28,520	5	4	3	2	1	NIL.													
$30,680	4	3	2	1	NIL.														
$32,800	3	2	1	NIL.															
$34,920	2	1	NIL.																
$37,080	1	NIL.																	
$39,200	NIL.																		

Example:

Property value:	$20,000
Weekly income:	$18.00
Approximate pension:	$ 4.50

HOW TO USE THIS TABLE

First, find, from the amounts shown at the side of the table, the figure nearest to the value of property owned. Next, select, from the amounts shown above the table, the figure nearest to the weekly income received. Where the two columns meet, the amount shown will be the approximate pension for which you may qualify. A higher weekly rate may be paid to a pensioner with an eligible child or children.

READY RECKONER TABLE FOR THE ASSESSMENT OF SI
WIFE DOES NOT RECEIVE A PENSION (OTHER THAN U
FROM THE DEPARTMENT OF SOCIAL SERVICES OR

COMBINED WEEKLY INCOME

VALUE OF COMBINED PROPERTY OF HUSBAND AND WIFE	NIL	$4	$8	$12	$16	$20	$24	$28	$32	$36	$40	$44	$4
$800	15.50	15.50	15.50	15.50	15.50	14.75	13.75	12.75	11.75	10.75	9.75	8.75	7.
$2,400	15.50	15.50	15.50	15.50	15	14	13	12	11	10	9	8	7
$4,520	15.50	15.50	15.50	15	14	13	12	11	10	9	8	7	6
$6,680	15.50	15.50	15	14	13	12	11	10	9	8	7	6	5
$8,800	15.50	15	14	13	12	11	10	9	8	7	6	5	[illegible]
$10,920	15	14	13	12	11	10	9	8	7	6	5	4	[illegible]
$13,080	14	13	12	11	10	9	8	7	6	5	4	2.50	0.
$15,200	13	12	11	10	9	8	7	6	5	4	2.50	0.50	[illegible]
$17,320	12	11	10	9	8	7	6	5	4	2.50	0.50	NIL	[illegible]
$19,480	11	10	9	8	7	6	5	4	2.50	0.50	NIL		
$21,600	10	9	8	7	6	5	4	2.50	0.50	NIL			
$23,720	9	8	7	6	5	4	2.50	0.50	NIL				
$25,880	8	7	6	5	4	2.50	0.50	NIL					NI
$28,000	7	6	5	4	2.50	0.50	NIL					NIL	0.
$30,120	6	5	4	2.50	0.50	NIL					NIL	0.25	1.
$32,280	5	4	2.50	0.50	NIL					NIL	0.25	1.25	2.
$34,400	4	2.50	0.50	NIL					NIL	0.25	1.25	2.25	3.
$36,520	2.50	0.50	NIL					NIL	0.25	1.25	2.25	3.25	4.
$38,680	0.50	NIL					NIL	0.25	1.25	2.25	3.25	4.25	5.
$39,200	NIL						NIL	1.00	2.00	3.00	4.00	5.00	6.
							72	68	64	60	56	52	

APPROXIMATE WEEKLY PEN
APPROXIMATE WEEKLY PENSIO

COMBINED WEEKLY INCOM

HOW TO USE THIS TABLE

First, find, from the amounts shown at the side of the table, the figure nearest to th amounts shown above or below the table, the figure nearest to the weekly income received. W shown will be the approximate pension for which you may qualify. A higher weekly rate may b or children.

ERVICE PENSION FOR AN EX-SERVICEMAN WHOSE
NEMPLOYMENT, SICKNESS OR SPECIAL BENEFIT)
A SERVICE PENSION AS AN EX-SERVICEWOMAN

OF HUSBAND AND WIFE

8	$52	$56	$60	$64	$68	$72							
5	6.75	5.75	4.75	3.75	2	NIL						NIL	$39,200
	6	5	4	2.50	0.50	NIL					NIL	0.25	$38,680
	5	4	2.50	0.50	NIL					NIL	0.25	1.25	$36,520
	4	2.50	0.50	NIL					NIL	0.25	1.25	2.25	$34,400
	2.50	0.50	NIL					NIL	0.25	1.25	2.25	3.25	$32,280
0	0.50	NIL					NIL	0.25	1.25	2.25	3.25	4.25	$30,120
0	NIL					NIL	0.25	1.25	2.25	3.25	4.25	5.25	$28,000
					NIL	0.25	1.25	2.25	3.25	4.25	5.25	6.25	$25,880
				NIL	0.25	1.25	2.25	3.25	4.25	5.25	6.25	7.00	$23,720
			NIL	0.25	1.25	2.25	3.25	4.25	5.25	6.25	7.00	7.00	$21,600
		NIL	0.25	1.25	2.25	3.25	4.25	5.25	6.25	7.00	7.00	7.00	$19,480
	NIL	0.25	1.25	2.25	3.25	4.25	5.25	6.25	7.00	7.00	7.00	7.00	$17,320
L	0.25	1.25	2.25	3.25	4.25	5.25	6.25	7.00	7.00	7.00	7.00	7.00	$15,200
5	1.25	2.25	3.25	4.25	5.25	6.25	7.00	7.00	7.00	7.00	7.00	7.00	$13,080
5	2.25	3.25	4.25	5.25	6.25	7.00	7.00	7.00	7.00	7.00	7.00	7.00	$10,920
5	3.25	4.25	5.25	6.25	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	$8,800
5	4.25	5.25	6.25	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	$6,680
5	5.25	6.25	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	$4,520
5	6.25	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	$2,400
	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	$800
	44	40	36	32	28	24	20	16	12	8	4	NIL	$

ION PAYABLE TO HUSBAND

ON PAYABLE TO WIFE, IF ELIGIBLE

VALUE OF COMBINED PROPERTY OF HUSBAND AND WIFE

OF HUSBAND AND WIFE

e property owned. Next, select, from the
Where the two columns meet, the amount
e paid to a pensioner with an eligible child

Example:

Property value: $15,200
Weekly income: $10.00
Approximate pensions:
Ex-serviceman $10.50, wife $7.00

READY RECKONER TABLE FOR THE ASSESSMENT OF SERVICE PENSION FOR AN EX-SERVICEMAN WHO IS SINGLE, WIDOWED, DIVORCED, OR MARRIED BUT SEPARATED FROM HIS WIFE

WEEKLY INCOME

VALUE OF PROPERTY	NIL	$2	$4	$6	$8	$10	$12	$14	$16	$18	$20	$22	$24	$26	$28	$30	$32	$34	$36	$38	$40	$41
$400	15.50	15.50	15.50	15.50	15.50	15.50	14.50	13.50	12.50	11.50	10.50	9.50	8.50	7.50	6.50	5.50	4.50	3.50	2.50	1.50	0.50	NIL
$940	15.50	15.50	15.50	15.50	15.50	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL	
$2,000	15.50	15.50	15.50	15.50	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL		
$3,060	15.50	15.50	15.50	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL			
$4,140	15.50	15.50	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL				
$5,200	15.50	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL					
$6,260	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL						
$7,340	14	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL							
$8,400	13	12	11	10	9	8	7	6	5	4	3	2	1	NIL								
$9,460	12	11	10	9	8	7	6	5	4	3	2	1	NIL									
$10,540	11	10	9	8	7	6	5	4	3	2	1	NIL										
$11,600	10	9	8	7	6	5	4	3	2	1	NIL											
$12,660	9	8	7	6	5	4	3	2	1	NIL												
$13,740	8	7	6	5	4	3	2	1	NIL													
$14,800	7	6	5	4	3	2	1	NIL														
$15,860	6	5	4	3	2	1	NIL															
$16,940	5	4	3	2	1	NIL																
$18,000	4	3	2	1	NIL																	
$19,060	3	2	1	NIL																		
$20,140	2	1	NIL																			
$21,200	1	NIL																				
$22,280	NIL																					

Example:

Property value:	$8,400.00
Weekly income:	$ 9.00
Approximate pension:	$ 8.50

HOW TO USE THIS TABLE

First, find, from the amounts shown at the side of the table, the figure nearest to the value of property owned. Next, select, from the amounts shown above the table, the figure nearest to the weekly income received. Where the two columns meet, the amount shown will be the approximate pension for which you may qualify. A higher weekly rate may be paid to a pensioner with an eligible child or children.

- *A scale of allowances payable is set out in the coloured supplement to this booklet.*

The outstanding success of this scheme is reflected by the achievements of students over a period of years in all educational fields.

In recent years, several Australian Rhodes Scholars have been educated under the scheme, whilst other outstanding successes have been achieved in the fields of Music, Art, Theology and Medicine.

DISABLED MEMBERS' AND WIDOWS' TRAINING SCHEME

Eligibility

The following are eligible to apply for benefits:—

- an ex-serviceman who, through war-caused disabilities, is substantially handicapped, and where training appears to be the only means whereby his satisfactory re-establishment may be effected,
- a widow of a deceased ex-serviceman whose death has been accepted as due to war service, where training is necessary to follow a suitable occupation, provided so similar training has been received under the now completed Commonwealth Reconstruction training Scheme or the Korea and Malaya Training Scheme.

Members . . .

YOU ARE REQUESTED TO PATRONISE THE ADVERTISERS WHO SUPPORT THIS PUBLICATION

Applications

Applications may be lodged with the Deputy Commissioner. There are no time limits for acceptance of an application from an ex-serviceman, but a widow must apply within:—

- five years of acceptance of her husband's death as due to war service; or
- the period between the date of acceptance of her husband's death and the date her youngest child reaches seven years of age, whichever is the later.

Types of Training

- professional training,
- industrial training, and
- rural training.

Forms of Assistance

- payment of fees at training establishments,
- incidental expenses such as provision of books and equipment,
- fares from a trainee's home to place of training,
- an ex-serviceman may be paid a training allowance while undertaking full-time training in institutions,
- a widow who is receiving pension only, may be paid a training allowance under certain conditions,
- a living-away-from home allowance for those trainees who are required to live away from home for training purposes.

NATIONAL SERVICE VOCATIONAL TRAINING SCHEME

Vocational training is provided for a national serviceman whether or not he has served on "special service." The scheme is designed to provide an ex-serviceman with post-discharge training where this is necessary or desirable for his effective re-settlement.

Training benefits for full-time training are, in general, limited to a maximum period of twelve months, and for part-time or correspondence courses, to a maximum period of

two years; some flexibility, however, is provided for training in excess of these periods in special cases, e.g., sickness or other cause beyond the trainee's control. Applications are required to be made not later than six months after the date of the national serviceman's discharge from the forces. Where the serviceman has been discharged from the forces prior to the establishment of this scheme. An applicant for training whose application is declined has a right of appeal.

Benefits under the scheme include:—

- payment of a living allowance for full-time trainees,
- payment of a living-away allowance for those required to live away from home for training purposes,
- tuition fees, including necessary examination and certificate fees,
- an allowance towards essential text books, equipment, apparatus and tools, and
- an allowance towards travelling expenses incurred in attending classes at a training institution.

SEAMEN'S WAR PENSIONS

Under the Seamen's War Pensions and Allowances Act war pensions may be granted to "Australian mariners" and their dependants in respect of incapacity or death which is due to a "war injury."

These pensions are based broadly on the provisions for war pensions under the Repatriation Act for members of the Forces and dependants.

Medical treatment is provided by the Department for disabilities accepted as "war injuries." Also, for non-accepted disabilities where pension is paid at 100% rate or higher (see pages 21, 22 and 23 for conditions concerning eligibility for treatment).

THE LEAGUE NEGOTIATES FROM STRENGTH — DON'T LET YOUR MEMBERSHIP LAPSE

PERSONNEL OF OVERSEAS FORCES WHO RESIDE IN AUSTRALIA

As agent for the British Ministry of Health and Social Security in the United Kingdom, and for similar authorities in New Zealand, and for certain other countries, the Repatriation Department pays pensions and provides medical treatment.

For any information on matters relating to pensions or medical treatment, ex-service personnel, who served in British Commonwealth Forces should therefore get in touch with the Deputy Commissioner for Repatriation in the capital city of the State in which they are resident.

Pensions can be paid, and treatment provided, only on the authority of the country concerned.

THE R.S.L.

is a Fighting Force

For all . . .

- **Pensions**
- **Preference**
- **Rehabilitation**
- **Employment and Housing Problems**

ARE YOU FINANCIAL? IF NOT, GET YOUR CLIP NOW

IMPORTANT NOTICE TO EX-SERVICEMEN

Issued by the Returned Services League of Australia

"Make every effort to place on record NOW any happening on service (no matter how unimportant it may seem at the moment) that may possibly affect your present or future health condition.

"AFTER DISCHARGE, if you find yourself suffering from any disability or illness, likely to be connected with your war service, inform the Repatriation Department immediately. Such a report need not be followed by an application for treatment on a pension claim — it is a precautionary measure only, to enable you to have a connected medical history against the time when a more serious stage of the trouble may possibly require expensive medical treatment, and, if proved to be due to war service, it will be at the expense of the Repatriation Department instead of yours.

"The League urges this, as such a condition may cause your premature death, leaving a widow with the almost impossible task of establishing unaided the continuity and aggravation of your condition of health from the date of discharge to the date of death. This advice is seriously given in the light of long and trying experience; it applies to men with a disability acknowledged by the Repatriation Department as being due to war service and who develop symptoms of another trouble. Believing the new condition to be a development of the old one, and therefore covered by the Department, many men do not bother to report new symptoms; they are then faced later with a departmental medical opinion that the two conditions are unrelated, and the second symptom cannot be accepted as due to war service.

"You owe it to yourself, your family, and the League, which may be asked to represent your case, to take no risks, but to build up a complete and continuous record of your health."

REPATRIATION ADDRESSES

REPATRIATION DEPARTMENT

Minister for Repatriation	Parliament House, Canberra, A.C.T. 2600.

CENTRAL ADMINISTRATION

Repatriation Commission	Albermarle Buildings, Woden District Centre, Phillip, A.C.T. 2606.

STATE BRANCHES AND INSTITUTIONS

A.C.T.:

Persons living in the A.C.T. should contact the Deputy Commissioner, N.S.W.

QUEENSLAND:

Deputy Commissioner of Repatriation Branch Office. Tel. 33 5011	Taxation Building, Adelaide Street, Brisbane 4001.
Repatriation General Hospital	Newdegate Street, Greenslopes, Queensland 4120.
Repatriation Hospital	Moggil Road, Kenmore, Queensland 4069.
Rosemount Repatriation Hospital	Lutwyche Road, Windsor, Queensland 4030.
Repatriation Out-Patient Clinic	Taxation Building, Adelaide Street, Brisbane.
Repatriation Artificial Limb and Appliance Centre	Repatriation General Hospital, Greenslopes 4120. Nicholson Street entrance.
Repatriation Pavilion	Wacol, Queensland 4076.

NEW SOUTH WALES:

Deputy Commissioner of Repatriation Branch Office. Tel. 2 0234	Grace Building, 77 York Street, Sydney 2001. Box 3994, G.P.O., Sydney,
Repatriation General Hospital	Hospital Road, Concord, New South Wales 2139.
Lady Davidson Hospital	Bobbin Head Road, Turramurra, N.S.W. 2074.
Repatriation Out-Patient Clinic	Grace Building, 77 York Street, Sydney 2001.

FOR ALL PHASES OF INSURANCE, see

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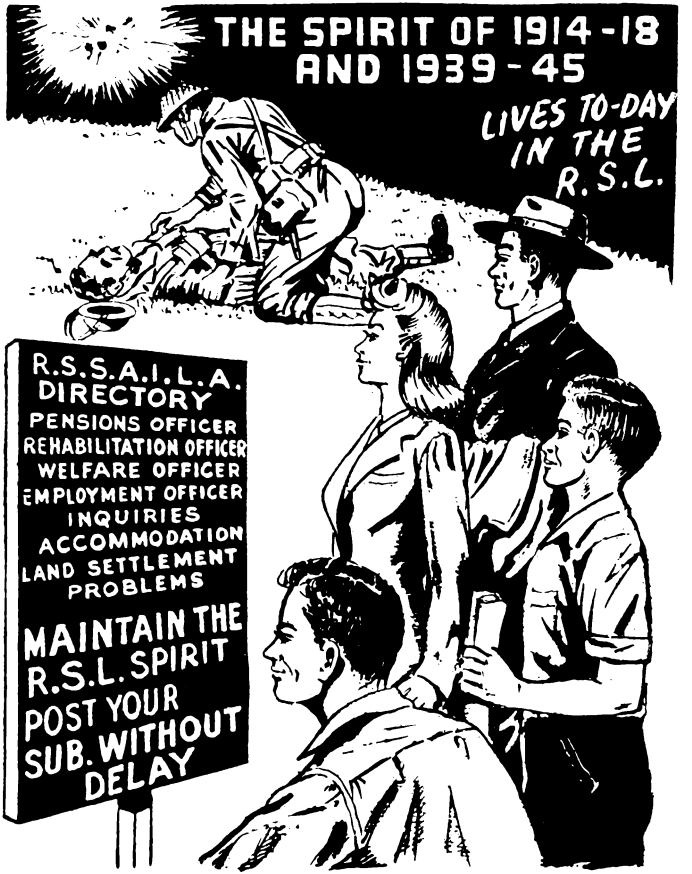
Repatriation Artificial Limb and and Appliance Centre	168 Chalmers Street, Sydney, New South Wales 2000.
Repatriation Division, Callan Park Hospital	Wharf Road, Callan Park, New South Wales 2039.
VICTORIA:	
Deputy Commissioner of Repatriation Branch Office. Tel. 69 0110	169 King's Way, South Melbourne 3001. Box 87A, G.P.O.,
Repatriation General Hospital	Banksia Street, Heidelberg West, Victoria 3077.
Macleod Repatriation Hospital	Plenty Road, Mont Park, Victoria 3085.
Repatriation Out-Patient Clinic	St. Kilda Road, Melbourne. Box 87A, G.P.O., Melb., Vic. 3001.
Repatriation Artificial Limb and Appliance Centre	Cnr. Sturt and Miles Streets, South Melbourne, Victoria 3001.
Repatriation Hospital	Plenty Rd., Bundoora, Vic. 3083.
Anzac Hostel	North Road, Brighton, Vic. 3186.
SOUTH AUSTRALIA:	
Deputy Commissioner of Repatriation Branch Office. Tel. 23 4868	186 Pulteney Street, Adelaide 5001. Box 902E, G.P.O., Adelaide, South Australia 5001.
Repatriation General Hospital	Daws Road, Daw Park, South Australia 5041.
Repatriation Hospital ('Birralee')	Main Road, Belair. South Australia 5052.
Repatriation Out-Patient Clinic	Daws Road, Daw Park, South Australia 5041.
Repatriation Artificial Limb and Appliance Centre	1 Rockville Avenue, Daw Park, South Australia 5041.
Repatriation Hospital Block, Hillcrest Hospital	Foster's Road, Gilles Plains, South Australia 5086.
WESTERN AUSTRALIA:	
Deputy Commissioner of Repatriation Branch Office. Tel. 21 0131	11-13 William Street, Perth 6001. Box F352, G.P.O., Perth, Western Australia 6001.
Repatriation General Hospital	Monash Avenue, Hollywood, Western Australia 6009.

(Continued on Page 64.)



SEND YOUR SUBSCRIPTION WITHOUT DELAY

NEED FOR MORE MEMBERS IN THE R.S.L.

A bigger Commonwealth-wide R.S.L. membership spells the difference between success and failure in the League's championship of ex-service welfare objectives, the League's aim to promote greater appreciation of the principles of democracy and its efforts to improve the communities in which the Digger lives.

When the big majority of ex-servicemen in any community belong to the R.S.L. they are guaranteed adequate consideration in the solution of housing problems, employment and welfare. The R.S.L. Sub-branch that lacks the support of a big membership will never be able to command the respectful attention of those who hold public office in local, city and country circles, and other civic groups of important influence.

More manpower in the League simply means that a greater number of ex-servicemen are given the opportunity to help share the huge cost of fighting for the things that benefit all Diggers. Every financial problem with which the R.S.L. is confronted — on Sub-branch, State Branch or Federal level — will be considerably eased when a substantial membership increase is assured.

- **Every Member Should Aim to Get Another Member.**
- **Enrolment of Every Eligible Ex-Serviceman in the Community.**

WAR SERVICE HOMES SCHEME

The War Service Homes Scheme is a repatriative measure to assist ex-servicemen and certain other persons who satisfy the eligibility conditions set out in the War Service Homes Act to acquire a home and to pay for it by convenient monthly instalments over a long term of years.

The War Service Homes Act is administered by the Director of War Service Homes who has a representative in each State to administer the Act on his behalf in that State.

AMOUNT OF ASSISTANCE AVAILABLE

The maximum loan to any eligible person is $8,000.

PERSONS ELIGIBLE FOR ASSISTANCE

- Those eligible include members of the Australian Forces and Nursing Services enlisted or appointed for or employed on active service outside Australia or on a ship of war during the 1914-18 and 1939-45 Wars and subject to the prescribed conditions, persons with service in connection with the warlike operations in Korea or of Malaya (including Singapore) or who have served on "Special Service' as defined in the *Repatriation (Special Overseas Service) Act 1962* — as amended.

  Certain other persons are eligible, including the widow and, in some cases, the widowed mother of an 'eligible person' and persons domiciled in Australia and employed in certain sea-going service during the 1914-1918 and 1939-45 Wars.

The War Service Homes Act has been amended to extend eligibility to Australian servicemen who were allotted for duty in an operational area in Korea after the 26th day of June, 1950, and in Malaya after the 28th day of June, 1950, providing they left Australia for the purpose of serving in those operations and also those who have served on "special service" (e.g. Vietnam) as defined in the Repat. Act (Special Overseas Services) at 1962 as amended.

- Must be married, about to marry or have dependants for whom it is necessary to provide a home (except in the case of a widow or widowed mother).
- Must not already own a home or be the wife or husband of an owner of a home.
- Must intend to use the dwelling-house as a home in which he and his dependants will usually reside.
- Must establish that he has an income which will enable him to meet the monthly payments and other obligations in respect of the payment of rates and maintenance of the property.

PURPOSES FOR WHICH ASSISTANCE IS AVAILABLE

Assistance may be made available to an eligible applicant for the following purposes —

- To purchase an existing property - including a home unit.
- To purchase or complete the purchase of land and erect a dwelling-house thereon.
- To erect a dwelling-house.
- To complete a partially erected dwelling-house.
- To enlarge a dwelling-house.

BUILDING A HOME

Plans, Specifications and Construction

A full architectural service is available at the War Service Homes in each State.

If you so desire, you may arrange for plans and specifications to be prepared by a private architect, subject to approval by the Director. Approval is also necessary for any contruction tender which you may propose to accept.

Finance for the Construction of the Home

Where arrangements have been made for a private architect to supervise the construction of your home, payments up to 90 per cent of the approved advance will be made as construction of the home proceeds.

If a private architect is not engaged to supervise construction, progress payments are limited to 80 per cent of the work completed at certain set stages in the construction.

You may, if you so desire, build the home with temporary finance obtained from an outside source and secured by a mortgage charge or encumbrance over the property, provided you have obtained the approval of the Director's representative to do so before you commence building. The outstanding liability under the mortgage, charge or encumbrance will be discharged on completion, subject to the home being substantial and durable and to the property providing a satisfactory security for the advance required. If you so desire, and on payment of a fee, an inspection of your land and examination of your plans and specifications will be arranged to determine whether they are suitable before construction is commenced.

Allocation of a Group Home

In some areas the Director erects homes for sale on completion to eligible persons in order of the date of lodgment of their application. If you desire to urchase a group home you should ascertain from the Director's representative in your State whether there are any group homes available and, if so, the localities in which they are being erected.

BUYING A HOME

Assistance will be granted to purchase an existing dwelling-house provided an inspection discloses the property to be sub stantial and durable and a satisfactory security for a loan. Subject to the lodgement of an application and payment of the requisite fees, an inspection and valuation and title search of the property will be carried out. If you propose to purchase an existing property you are strongly advised not to enter into any obligation to purchase a home without first ascertaining whether it is acceptable as a security for the amount of loan required. If it is necessary to enter into a contract immediately, you are advised to have a special clause incorporated in it whereby completion of the purchase is subject to the approval of a loan under the War Service Homes Act.

WARNING: Do not arrange temporary finance and complete the purchase of your home unless you have the approval of the Director's representative to do so—otherwise your application will be refused.

DISCHARGE OF MORTGAGE ON AN EXISTING DWELLING HOUSE

Assistance is not available to discharge existing mortgages on properties, unless that mortgage has been arranged with the prior approval of the Director's representative.

ADDITIONAL LOANS FOR CERTAIN PURPOSES

If you already have a loan but have not had the total maximum loan of $8,000, a further loan may be granted in some circumstances to enable you to provide extra accommodation.

Additional loans within the maximum of $8,000 may also be made for the installation of the following services —

WATER SERVICE, ELECTRICITY SERVICE, GAS SERVICE, SEWERAGE, DRAINAGE, HOT WATER SERVICE, SEPTIC SYSTEM.

HOW TO APPLY

You should obtain an application form from the office of the Director's representative in the State in which you desire assistance and complete it for the class of assistance you require.

The application should be forwarded together with your Certificate of Discharge or other evidence of service, to that office, in order that your eligibility for assistance may be determined. It is essential that the application form be completed so that there is a full disclosure of all the personal particulars required and of the nature of the assistance for which you are applying. You must have a definite proposal or your application will not be accepted.

If you desire assistance as a joint tenant with your wife you should forward your Marriage Certificate with your application.

DEPOSIT REQUIRED

Loans will be made either on the security of a Mortgage or on a Contract of Sale. Where the security is a Mortgage you must have at least 10 per cent equity in your proposal. In certain circumstances the Director may approve of the raising of a second mortgage.

Where the security is a Contract of Sale you must provide a deposit of not less than 5 per cent of the first $4,000 and 10 per cent of the balance of the purchase money. These

amounts must be provided in cash from personal savings without borrowing.

Home Units

Where the property, the subject of the application, is a home unit, the loan will not nexceed 75 per cent of the valuation of the property. Approval may be given to the raising of a second mortgage but you must establish an equity of at least 10 per cent from personal savings without borrowing.

INTEREST RATE

Interest charged on a loan is as prescribed in the Regulations of the War Service Homes Act. The present prescribed rate of interest is 3¾ per cent and is calculated on the balance outstanding at the 1st of each month.

REPAYMENT OF LOANS

Loans are repayable by regular monthly instalments over a maximum term of 45 years (or in the case of a widow or widowed mother of an Australian ex-serviceman—50 yrs.) subject to the *estimated life of the property*. Extra repayments of $2 or more may be made or the monthly instalments increased by any amount. The loan may be repaid in full at any time.

WAR SERVICE HOME ADDRESSES—

N.S.W.:

The Regional Director, Dept. of Housing, Commonwealth Centre, Chifley Square, Sydney 2000. Tel. 2-0349.

Regional Offices:

Dept. of Housing, Commonwealth Offices, 526 Hunter St., Newcastle 2300. Tel. 2-5181.

Dept. of Housing, Commonwealth Offices, 86 Market St., Wollongong 2500. Tel. 2-8111.

A.C.T.:

The Regional Director, Dept. of Housing, Sydney Bldg., 99 London Circuit, Canberra City 2601. Tel. 4-4323.

VIC.:

The Regional Director, Dept. of Housing, E.S. & A. Bank Bldg., 460 Bourke St., Melbourne 3000. Tel 662-2211.

QLD.:

The Regional Director, Dept. of Housing, Coronation House, 109-117 Edward St., Brisbane 4000. Tel. 31-0251.

(Continued on Page 49.)

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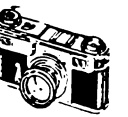

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(Continued from Page 48.)

Regional Office:

Dept. of Housing, 227-229 Flinders St., Townsville 4810. Tel. 6628.

S.A.:

The Regional Director, Dept. of Housing, Security House, 233-236 Nth. Terrace, Adelaide 5000. Tel. 23-4200.

TAS.:

The Regional Director, Dept. of Housing, Tregear Bldg., 66 Collins St., Hobart 7000. Tel. 34-3911.

Regional Office:

Dept. of Housing, M.L.C. Bldg., York St., Launceston 7250. Tel. 2-5200.

W.A.:

The General Manager, State Housing Commission, Cnr. Plain and Hay Sts., East Perth 6000. Tel. 23-0171.

WOMEN OF AUSTRALIA

IF YOU are a woman connected in any way with an ex-serviceman or woman who served in World War I or World War II, in Korea, or in Malaya, or Vietnam, and think that R.S.L. Charities are worthy of a little of YOUR time and energy, would you consider joining the 30,000 women who are already members of the 1,150 Auxiliaries throughout the Commonwealth, by seeking membership in an R.S.L. Women's Auxiliary in the town or suburb to which you belong?

It is unquestioned that the League could not satisfactorily carry out much of its work without the support of these Auxiliaries. This particularly applies to such undertakings as the War Veterans Homes, the Women's and Children's Clinics, hospital visitation, special projects—such as the Northcott Neurological Diagnostic Centre in New South Wales, and Welfare generally.

The gratitude and happiness of those who are physically ill, mentally ill and not as fortunate as we are will be your reward.

The League Badge

RENEW YOUR MEMBERSHIP . . .

NOW

DON'T LEAVE IT TO THE "OTHER FELLOW"

As well known to the community in Australia as the League itself is the League badge.

It is a symbol of service to Queen and Country on battlefields around the world — a proud reminder of a comradeship that still exists in the Returned Service League across the nation — a time-honoured emblem of vigilance in peace and readiness to serve in a time of need.

Neither wealth, nor influence, nor social standing can purchase the badge, which may be worn in honour only by those who have rendered service in an operational area in Her Majesty's armed forces.

Can Your Children Use This Help for Higher Education

SERVICES CANTEENS FUND

PROVIDES FINANCIAL HELP FOR THE EDUCATION OF

CHILDREN OF EX-SERVICEMEN AND WOMEN

WHAT IS THE SERVICES CANTEENS FUND?

It is more than ten million dollars, principally the profits and assets of the Navy, Army and Air Force Canteens, accumulated over the war years. At least half of this Fund is being devoted to the education of children of ex-servicemen and women—by far the largest educational endowment in Australia.

WHO IS ELIGIBLE FOR HELP?

Quite likely you are, and you don't need to be poor. The Fund is not a charity. It is not a Scholarship requiring set standards of educational attainment. It is simply assistance towards better education and it may be applied for by any mother or father of a child at school, if the parent was at any time, between the third of September, 1939, and the thirtieth of June, 1947, (a) a member of the Australian Naval, Military or Air Forces; (b) a member of the Nursing Services or Women's Services attached or auxiliary to any branch of the Defence Forces of the Commonwealth; (c) a member of the Canteens Staff of any Ship of the R.A.N. or (d) accredited to any part of the Defence Forces and Served in any official capacity on full time duty. A means test applies.

WHAT ARE THE BENEFITS?

These might be as little as $10.00 or as much as $300.00 a year depending on family income and the type of educational course. Benefits are higher for larger families and special living-away-from-home allowances are granted where necessary. Benefits may be continued as long as the children remain at school and are available for all types of education in all types of school.

HELP COMMENCES in the year the child turns 15 years; in exceptional circumstances, 14 years. In the case of children who have lost one or both parents, benefits commence at 14 years. Assistance is not granted to children in receipt of an educational allowance from the Repatriation Department.

HARDSHIP OF WIDOWS

Special efforts are being made by the Trustees to contact widows suffering severe hardship. A feature of the welfare scheme of the Trustees is to provide assistance for widows in the difficult period immediately following the death of an ex-serviceman.

APPLICATIONS—Closing date each year for education applications is 15th October. They should be addressed to:

REGIONAL SECRETARY,

SERVICES CANTEENS TRUST FUND

(The Capital City of Your State—see addresses herewith)

Please send further information concerning the Educational Benefits available to the children of ex-servicemen and women, through the Services Canteens Trust Fund, to:

NAME

ADDRESS .....

REGIONAL OFFICES OF SERVICES CANTEENS TRUST FUND IN AUSTRALIA

VICTORIA:
Regional Secretary,
Services Canteens Trust Fund,
Victoria Barracks,
Melbourne, Vic. 3004.

TASMANIA:
Regional Secretary,
Services Canteens Trust Fund,
Anglesea Barracks,
Hobart, Tas. 7002.

QUEENSLAND:
Regional Secretary,
Services Canteens Trust Fund,
Victoria Barracks,
Brisbane, Q'land 4000.

NORTHERN TERRITORY:
Regional Secretary,
Services Canteens Trust Fund,
C/- Naval Staff Office,
Darwin, N.T. 5750.

SOUTH AUSTRALIA:
Regional Secretary,
Services Canteens Trust Fund,
Trustee Building,
22 Grenfell Street,
Adelaide, S.A. 5000

WESTERN AUSTRALIA:
Regional Secretary,
Services Canteens Trust Fund,
Swan Barracks,
Francis Street,
Perth, W.A. 6000.

A.C.T.:
Regional Secretary,
Services Canteens Trust Fund,
15 Bremer Street,
Manuka, Canberra, A.C.T. 2603.

NEW SOUTH WALES:
Regional Secretary,
Services Canteens Trust Fund,
65 York Street,
Sydney, N.S.W. 2000.

Replacement of Lost League Badges

Replacement will not be made until 3 months after the date of application, and it is necessary that a Statutory Declaration be obtained from the Honorary Secretary of State Branch which, when completed, should be returned to the Sub-Branch, together with cost of replacement (50c).

On production of a damaged badge a new badge will be issued for 32c.

Please note that under no circumstances may sub-branch members be issued with replacement badges direct from State Branch.

IS THERE A MAN

". . . with soul so dead"

- That he won't help old comrades when sick?
- Women when bereaved, or children when orphaned?
- Who callously puts out of mind the men who served with him, and who lie shattered mentally or physically in asylum and hospital?
- Who seeks always for an excuse for not paying a subscription to the League?
- Who criticises the League for something it should have done, when he knows full well that his own failure to join must have weakened its strength?
- **If there is such a man, he is not worthy of regard or friendship; he is not worthy of the A.I.F.; he is not worthy of the League.**

WHO MAY JOIN THE R.S.L.

To clarify any doubts as to eligibility for League membership, the following are the details of conditions in accordance with the constitution of the League as it now stands, and in conformity with the rulings of the Federal Executive from time to time.

1914-18 WAR. AUSTRALIAN PERSONNEL

The eligibility conditions for the 1914 war are simple. One shall have served overseas in a British unit during the war and have received at least the Victory medal.

Mercantile Marine men are eligible, too, but only if they were issued with a Mercantile Marine medal (and a Mercantile Medal was awarded only if the service was in a danger zone.)

1939 WAR

The first group of 1939 war men eligible are members of the Aust. Forces who were issued with a Returned from Active Service Badge and who served. Outside Australia and Mandated Territories between 3/9/39 and 15/8/45.

New Guinea, Papua, Torres Straits Island from 1942 to 15/8/45.

Darwin area: 19/2/42 to 14/11/44. (If the applicant was not in the A.I.F., but in the Militia, he would be eligible only if his servce in the area was between 19/2/42 and 31/2/42.)

Australia (Mainland): R.A.A.F. operational flights to sea on offensive or defensive work between 7/12/41 to 15/8/45.

The second group of 1939 war men eligible are civilian air pilots on the R.A.A.F. Reserve, who were on operational flights outside Australia, and were issued with campaign stars. Service prior to 1942 is not counted for this group.

Merchant Navy men are eligible if they have the 1939 star, and have records of service in the danger zones.

Official photographers, war artists, A.C.F. men; and welfare officers of the Red Cross, Y.M.C.A., and Salvation Army; are eligible if they served continuously for 6 months in a war zone, and were issued with the R.A.S. badge.

KOREA, MALAYA AND SPECIAL OVERSEAS FORCES (i.e. VIETNAM)

Australian service personnel who have either been awarded or are eligible to receive clasps and medals appropriate to such service.

1914-18 WAR. BRITISH RETURNED SERVICEMEN

The qualifying service for British servicemen of the 1914 war can be simply stated. One must have served overseas, and have been awarded the Victory Medal. The only extra is that a member of the Mercantile Marine may be admitted if he has been awarded the Mercantile Marine Medal.

1939 WAR

A British serviceman of the 1939 war shall have served overseas, and have been issued with the 1939 Star and/or other stars.

If a Navy man, he is required to show that he was issued with the 1939 and/or other stars.

If R.A.F. air crew he has to prove operational flights or service overseas, with the award of the 1939 and/or other stars.

If R.A.F. ground staff he has to show service overseas, and the issue of the 1939 and/or other stars.

Merchant Navy men shall have service in a danger zone, and have been awarded the 1939 Star.

Men from Hong Kong, Singapore, and the Indian Army have to show service away from their country of enlistment, and the award of the 1939 and/or other stars.

MALTESE

Six months' service in a British unit or ship in Malta between 10/6/40 and 12/5/43, with the award of the 1939 Star.

R.A.F.: Same as above, but the length of service required is only 2 months.

All other Maltese servicemen are eligible if they served overseas in a British unit and were awarded the 1939 and/or other stars.

CYPRIOTS

Overseas service, with the award of 1939 and/or other stars.

ALLIED SERVICEMEN (IF NATURALISED)

Americans are eligible if they have had overseas service in a war zone and awarded the American war medal for that service.

Other non-British personnel are required to prove service under a BRITISH command outside of Britain. A British discharge must be produced, with evidence of the award of the 1939 and/or other stars.

An application form containing complete details of service with the British forces, together with a statement of the stars awarded, and the date and number of the Naturalisation Certificate, must be completed by each applicant.

All applications from the men in this group have to be submitted for approval to the executive before enrolment.

FURTHER EXTENSION OF R.S.L. MEMBERSHIP ELIGIBILITY

- By a decision of the August meeting of the R.S.L. National Executive, it was determined that those members of the British Commonwealth Forces who served in the Suez action in 1956 and are in receipt of the appropriate Campaign Medal are now eligible for League membership.

- British ex-servicemen with the Defence Medal for service in the United Kingdom.

- British ex-servicemen who served in Palestine, Kenya or Cyprus, and have the Palestine, Kenya or Cyprus clasp to the General Service Medal.

- AIF men who were issued with the Returned from Active Service Badge.

- CMF men are still not eligible, unless they have served outside Australia during the war, or in Darwin or north of Katherine in the bombing period which was between 19/2/42 and 31/3/42. (RAS badge notwithstanding).

- American ex-servicemen with campaign medals.

CORRESPONDING RANKS OF OFFICERS

NAVY	ARMY	AIR FORCE
Admiral	General	Air Chief Marshal
Vice-Admiral	Lieut-General	Air Marshal
Rear-Admiral	Major-General	Air Vice-Marshal
Commodore	Brigadier	Air Commodore
Captain	Colonel	Group Captain
Commander	Lieut.-Colonel	Wing Commander
Lieut.-Commander	Major	Squadron Leader
Lieutenant	Captain	Flight Lieutenant
Sub-Lieut. or Mate	Lieutenant	Flying Officer
	Second Lieutenant	Pilot Officer

WAR MEDALS

War medals may be worn only by the person upon whom they were conferred, and in no case does the right to wear war medals, or their ribands, devolve upon a widow, parent, son or relative when the recipient is dead.

Similarly, in cases where posthumous award is made and the medal is handed to the deceased's next-of-kin, such decoration or medal may not be worn.

Modifications of the above rule are permitted in connection with Armistice and Anzac Day ceremonies, when persons who desire to avail themselves on those days only of the distinction of wearing the decorations and medals of deceased relatives may do so ON THE RIGHT BREAST.

War medals (with certain exceptions) are worn on the left breast of the coat or waistcoat, or in a corresponding place on the dress, as the case may be. They will be worn in a horizontal line, suspended from a single bar, of which no part is to be seen, or stitched to the garment. When worn on the coat, the coat should be buttoned up.

The ribbon should not exceed one inch in length, unless the number of clasps require it to be longer. The uppermost clasp should be one inch below the top of the ribbon. When two or more medals and decorations are worn, they will be so arranged that the lower edges (or lowest point of a Star) are in line.

War medals are worn to show the Sovereign's head.

The first earned clasp should be worn nearest the medal.

Applications for CAMPAIGN STARS & MEDALS

These should be made to War Medal Section, care of the appropriate Records Office, as follows:—

RECORDS OFFICES

R.A.N.—O.I.C., R.A.N. Records, Dept. of Navy, Administrative Offices, Canberra, A.C.T. 2601.

ARMY—O.I.C., Central Army Records Office, "A" Block, Albert Park Barracks, Melbourne, Vic. 3000.

R.A.A.F.—O.I.C., R.A.A.F. Records, Dept. of Air, Canberra, A.C.T.

MERCHANT NAVY—Supt. Merc. Marines, 2 York St. Nth., Sydney 2000.

BRITISH RECORDS OFFICES—Refer to State or Sub-branch for addresses to which application is made direct.

ORDER IN WHICH MEDALS SHOULD BE WORN

War Medals awarded during World War I will be worn in the following order:—

1. 1914 Star or 1914-15 Star.
2. British War Medal.
3. Mercantile Marine War Medal.
4. Victory Medal.
5. India General Service Medal. (For operations in Afghanistan, 1919.)

An Oak Leaf (in Bronze) will be worn on the ribbon of the Victory Medal, to denote that the wearer has been Mentioned in Despatches during World War I. It will be affixed to the centre of the ribbon at an angle of 60 degrees from the inner edge of the ribbon, stem to the right. Additional emblems will not be worn in respect of a second or subsequent Mention in Despatches.

War Medals awarded during World War II will be worn in the following order:—

1. 1939-45 Star
2. Atlantic Star
3. Aircrew Europe Star
4. Africa Star
5. Pacific Star
6. Burma Star
7. Italy Star
8. France and Germany Star
9. Defence Medal
10. War Medal 1939-45
11. Australian Service Medal

Clasps or Emblems worn (if awarded) in the following order:—

1. Battle of Britain
2. Air Crew Europe or France and Germany
3. Atlantic or France and Germany
4 8th Army or 1st Army, Air Force, Navy, 18th Army Group H.Q.
5. Burma
6. Pacific
7. Atlantic
8. Mentioned in Despatches

You NEED The R.S.L.

- Because you want your rights and privileges as an individual veteran protected.
- Because you want to make certain your dependants will enjoy the protection to which they are entitled.
- Because you want the security of knowing that the R.S.L. is ready to help a comrade in distress.
- Because you may need the aid of a rehabilitation expert on matters pertaining to hospitalisation, pensions or compensation.
- Because you want to make certain the doors of help will be always open to your widow and children if circumstances require.
- Because there is no real substitute for R.S.L. comradeship.
- Because there are Sub-branches of the R.S.L. all over the States. On-the-spot service is available in all localities.
- Because in very many centres the activities of the locality centre around the R.S.L. Sub-branch you are assured of feeling one of the community.
- Because YOUR PROBLEMS are the problems of the R.S.L. and their officers are joined to relieve you of them.

SEND YOUR ANNUAL SUBSCRIPTION WITHOUT DELAY TO YOUR LOCAL SUB-BRANCH SECRETARY

The R.S.L. Needs YOU

- Because every member adds to its numerical strength as a national organisation which speaks for veterans before local, State and national public officials and law-making bodies.
- Because in union there is strength, and the R.S.L. is a union of war veterans.
- Because your membership enables the R.S.L. to preserve the benefits already created on your behalf by earnest and energetic action.
- Because a united front among all veterans provides the R.S.L. with the necessary strength to fight for additional benefits as a guarantee of your future security.
- Because your membership gives the R.S.L. a chance to reach a greater group of individual citizens with the facts and the truths concerning veteran problems and the principles for which all veterans have made sacrifices to preserve.
- Because you are needed to take a part in the civic affairs of the community.
- Because the prestige of the R.S.L. is at a very high level YOUR active membership can do much to keep it so and increase the regard in which it is held.
- Because if you are one who loves his fellow men there is a place for YOU in the ranks of the R.S.L. work on behalf of less fortunate comrades.

THE LEAGUE NEEDS MORE FINANCIAL MEMBERS. WHAT HAVE YOU DONE ABOUT IT ?

Legacy Lays Stress On Children's Education

Legacy's emphasis is on guidance and aid to the children.

From an educational point of view Legacy believes that its children should receive the maximum in training that they are capable of absorbing.

By these means the problems of employment at a later date should lessen—better-trained children are more easily employed.

Widows are encouraged to keep their children at school as long as possible and supplementary assistance, where appropriate, is obtained from the Services Canteens Trust Fund or Legacy.

Grants for books and uniforms are made available.

The widow is encouraged to instil ambition in her children: to have them "shoot for the stars" as it were.

To this end, vocational and guidance tests are made and extra coaching is provided where necessary.

All Legatees contribute out of their own pockets to the cost of Gellibrand Scholarships, provided in honour of Sir John Gellibrand, to enable children who have graduated from an Australian university to spend a period of two years in research, investigation or other study in the United Kingdom.

Legacy children have become lawyers, doctors, engineers, architects and accountants, and are represented in all trades and walks of life.

Legacy is proud of its children.

LEGACY is a voluntary association of ex-servicemen pledged to bring comfort and assistance to more than 100,000 widows and children throughout Australia.

HAVE YOU MADE A WILL?

A Will ensures security and protection for those you leave behind. The making of a Will is vital and if you haven't already done so—**NOW** is the time—tomorrow may be too late!

These points are important:

- A properly prepared Will is something you owe your widow and family in life that they may be properly safeguarded when you are no longer here to guide them.

- Don't ever convince yourself that your circumstances are such that it is not necessary to place your affairs in the hands of a Trustee Company or solicitor.

- If you are of that frame of mind, at least do yourself and your dependants the service of consulting with the League's Welfare Officer, or a Legacy Welfare Officer. It is much better YOU doing it **NOW,** instead of leaving it for your widow to do **AFTER.**

- Do not rely on a Will you may have made in the services. In many instances these do not comply with the requirements of the law, and they should be completely revoked.

- It is not always wise to make your own Will. There could be endless complications, and a most simple omission could frustrate your wishes, involving your family in heavy legal expenses.

- Never pin any other papers to a Will, or fasten them by other means, because such marks may have to be explained to the Probate Court—again increasing expenses and delaying proceedings.

- Never alter a Will on impulse, and don't make an alteration yourself unless you can't get a solicitor to do it for you.

- Have your wife with you when you make your Will and be sure she also makes one at the same time. This ensures

COMPLETE PROTECTION for your dependants within the full scope of your estate.

- Keep a copy of your Will, and look over it occasionally —as circumstances alter. Children grow up and become independent —beneficiaries become deceased themselves and a private Executor could pre-decease you.
- Make certain that your widow knows you have made a Will, and where it is deposited.

REMEMBER:

If you die without a Will, or the Will is lost, a next-of-kin can apply to the Probate Office for letters of administration, or can authorise the Public Trustee or a solicitor to apply.

(Continued from Page 41.)

Edward Millen Hospital	Albany Street, Victoria Park, Western Australia 6100.
Repatriation Out-Patient Clinic	11-13 William Street, Perth, Western Australia 6001.
Repatriation Artificial Limb and Appliance Centre	Repatriation General Hospital. Verdun Street, Hollywood, Western Australia 6009.
Repatriation Hospital Block — ("Lemnos")	West Subiaco, Western Australia 6008.

TASMANIA:

Deputy Commissioner of Repatriation Branch Office. Tel. 2 7281	Davey Street, Hobart 7001. Box 481E. G.P.O., Hobart. Tasmania 7001.
Repatriation General Hospital	Hampden Road, Hobart 7001.
Repatriation Out-Patient Clinic	Repatriation General Hospital, Box 481E, G.P.O., Hobart. Tasmania 7001.
Repatriation Artificial Limb and Appliance Centre	Davey Street, Hobart 7001 Box 481E, G.P.O., Hobart,

NORTHERN TERRITORY:

Persons living in the Northern Territory should contact the Deputy Commissioner, South Australia.

PAPUA AND NEW GUINEA:

Persons living in these areas should contact the Deputy Commissioner, Queensland.

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PLAZA HEALTH & BULK FOODS

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Phone 95-4713

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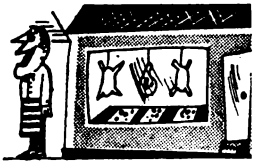
Best wishes from Mick Velosky at—



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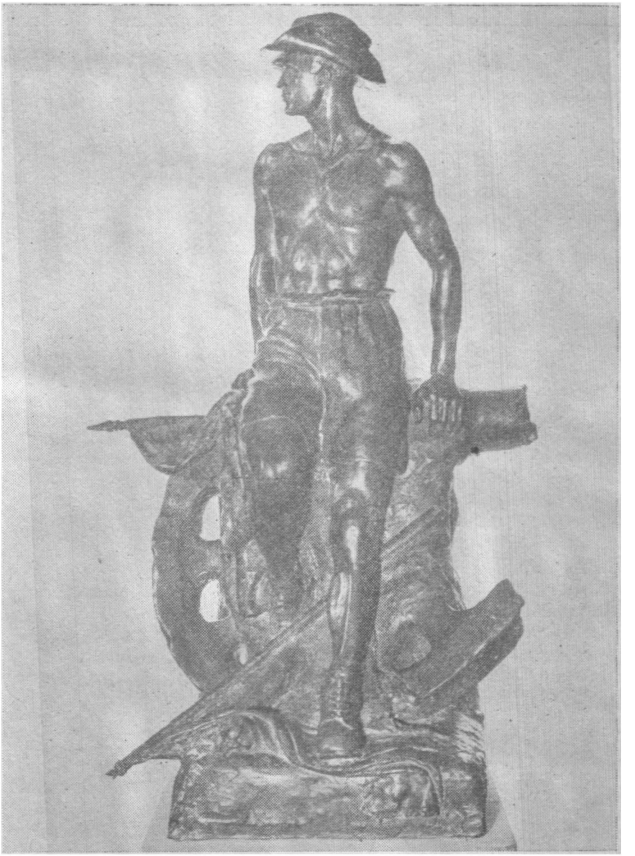

"THE EVACUATION OF ANZAC"

AUSTRALIAN ARMY OPERATIONS

The first Australian troops for service in the Middle East sailed from Australia in December, 1939.

They were reinforced progressively by additional troops from Australia and others diverted to the Middle East after having been stationed in the United Kingdom in 1940.

Their battle honours include countries and places made famous for bitter fighting by Allied forces against heavy odds — Libya, Cyrenaica, Tobruk, Greece, Crete and Syria.

The last Australian units, transferred to the Pacific and bearing the crowning battle honour of El Alamein, left the Middle East on 1st February, 1943.

1939-43 MIDDLE EAST CAMPAIGN

December 15, 1939—Advance party of Australians embark for the Middle East.

January 11, 1940—First Australian convoy (6 Aust. Div.) sails for Middle East.

January 3, 1941—Australian troops attack and penetrate Bardia defences.

January 5, 1941—Bardia falls.

January 22, 1941—Tobruk falls.

January 30, 1941—Australians enter Derna.

February 6, 1941—Benghazi surrenders to Australians.

March 21, 1941—Australians capture Giarabub.

March 24, 1941—British and Australians commence withdrawal from area of El Agheila.

April 10, 1941—First engagement of Australian and German forces on Greek front.

April 14, 1941—First major attack on Tobruk fails.

April 20, 1941—British and Anzac forces in Greece withdraw to Thermopylae Line.

April 24, 1941—Evacuation of Greece begins. Australians arrive in Crete.

May 20, 1941—German paratroops land in Crete.

May 31, 1941—British and Anzac forces evacuated from Sparkhia.

AUSTRALIAN ARMY OPERATIONS

June 8, 1941—Australians (7th Div.) cross Syrian Frontier. Tyre surrenders.
June 21, 1941—Fall of Damascus.
July 9, 1941—Damour taken after bloody fighting.
July 12, 1941—Cease fire, French resistance ceases.
February 4, 1942—Australians commence embarking for Australia at Suez.
July 10, 1942—Ninth Australian Division launches first attack in the British thrust at El Alamein.
February 1, 1943—Ninth Australian Division sails for Australia.

1941-42 MALAYAN CAMPAIGN

Australian troops were stationed in Malaya from February, 1941, and fought from the day of their committal until the fall of Singapore.

Australians took part in the brief fight for Java.

Australian troops also conducted a harassing war against the Japanese in Timor and other islands.

February 18, 1941—Units of the Eighth Australian Division arrive in Malaya.
January 14, 1942—Australian troops make first contact with Japanese forces in Malaya.
February 15, 1942—Fall of Singapore.

1941-45 SOUTH WEST PACIFIC CAMPAIGN

December 17, 1941—Australian & Dutch forces occupy Timor.
January 23, 1942—Japanese land at Rabaul.
February 18, 1942—Australian troops arrive in Java.
February 19, 1942—Australian troops resist Japanese landing in Timor.
February 27, 1942—Japanese land in Java.
March 7, 1942—Japanese land at Lae and Salamaua.
March 10, 1942—Japanese land at Finschhafen.
July 21, 1942—Japanese land at Gona.
July 23, 1942—First contact between Australians and Japanese at Awala.

AUSTRALIAN ARMY OPERATIONS

August 10, 1942—Australian troops withdraw from Kokoda.
August 25, 1942—Australians oppose Japanese landing at Milne Bay. After bitter fighting Japanese forces are withdrawn by sea on September 5, having suffered their first decisive defeat on land.
September 28, 1942—Australians retake Eoribaiwa Ridge in the first stage of the Owen Stanleys offensive.
November 2, 1942—Australians recapture Kokoda.
November 9, 1942—Australians retake Gorari.
November 11, 1942—Australians capture Oivi.
November 13, 1942—Australians capture Wairopi.
December 9, 1942—Australians occupy Gona.
December 19, 1942—Australians and Americans capture Cape Endaiadere.
January 2, 1943—Australians and Americans recapture Buna.
January 22, 1943—Australians and Americans take Sanananda.
January 30, 1943—Australians defeat Japanese attack on Wau.
February 3, 1943—Australians at Wau counter-attack and begin the drive to Salamaua.
March 16, 1943—Japanese cleared from Mubo gardens. Area finally cleared July 13.
August 21, 1943—Australians capture Komiatum Ridge.
September 4, 1943—Australians land at "Red Beach" on shore of Huon Gulf, and begin drives to Lae and Finschhafen.
September 5, 1943—American paratroops, Australian paratroops, artillery and Australian engineers and pioneers seize Nadzab.
September 7, 1943—Aerial movement of Australian troops into Markham Valley begins.
September 11, 1943—Australians capture Salamaua.
September 16, 1943—Australians take Lae.
October 2, 1943—Australians take Finschafen.
October 4, 1943—Australians capture Dampu (Ramu Valley).
November 25, 1943—Australians drive Japanese from Satelberg Heights.
December 8, 1943—Australians capture Warco.

AUSTRALIAN ARMY OPERATIONS

January 23, 1944—Australians capture Shaggy Ridge.
February 10, 1944—Australians and Americans link up east of Saidor.
April 13, 1944—Australians take Bogadjim.
April 24, 1944—Australians take Madang.
April 26 1944—Australians take Alexishafen.
June 14, 1944—Australians occupy Hansa Bay.
October 11, 1944. November 4, 1944—Australians land on New Britain.
November 23, 1944—Australians take over from U.S. troops in Bougainville.
December 1, 1944—Australians take over from U.S. troops at Aitape, New Guinea.
December 17, 1944—Australians crossed Danmap River, New Guinea.
December 18, 1944—Australians occupied Artillery Hill, Bougainville.
December 30, 1944—Australians occupied Peal Ridge, Bougainville.
February 5, 1945—Australians cleared Balif, New Guinea, of enemy.
March 5, 1945—Australians took Saposa Island, in the Solomons.
March 16, 1945—Australians firmly established in Soraken plantation, Bougainville.
March 17, 1945—Australians occupied But airfield, near Wewak, New Guinea.
March 20, 1945—Australians landed on Soraken Peninsula, Bougainville.
March 22, 1945—Australians captured Dagua airstrip, near Wewak, New Guinea.
March 23, 1945—Waitavalo and Tol plantations, New Britain captured.
March 30, 1945—Australians won battle of Purata River, Bougainville.
April 12, 1942—Faprik villages and airfield, in Torricelli Mountains, south of Wewak, captured.

AUSTRALIAN ARMY OPERATIONS

May 11, 1945—Wewak captured in combined amphibious landing and land assault.

May 17, 1945—Cape Boram, Wewak Area, and Boram airfield captured.

May 22, 1945—Cape Moem, Wewak Area, captured, thus restoring Allied control of entire British New Guinea coast.

May 22, 1945—Buin Road, Bougainville, between Hongorai and Pororei rivers, cleared by Australian troops.

June 8, 1945—Australian troops landed on Bonis Peninsula, Northern Bougainville.

June 11, 1945—Australian troops occupied Yamil, in Torricelli Mountains, New Guinea.

June 16, 1945—Total of 10,000 Japs reported killed in New Guinea, Solomons and New Britain campaigns.

1945 BORNEO CAMPAIGN

May 1, 1945—Australian troops landed at Tarakan Island (N.E. Borneo.)

May 6, 1945—Tarakan Town, Pamoesian oilfield and airstrip occupied.

May 11, 1945—Djoeata oilfield occupied.

June 10, 1945—Australian troops landed at Brunei Bay (N.W. Borneo.) including Labuan and Muara Islands.

June 13, 1945—Australian troops captured Brunei Town.

June 15, 1945—Organised resistance ceased at Labuan Island, Muara Island reported clear of enemy.

June 20, 1945—Australian troops landed in Sarawak (N. Borneo), at Lutong.

June 22, 1945—Organised resistance ceased on Tarakan.

June 22, 23, 1945—Seria (Brunei) and Miri-Lutong (Sarawak) oil fields captured.

July 1, 1945—Australian troops landed at Balikpapan (S.E. Borneo).

Thrusting into the heart of the enemy's stolen island empire, Australian troops in May, June and July, 1945, seized strategic points on Borneo and its satellite islands, including Tarakan, Brunei, Labuan and Balikpapan, with their great oil resources.

Unconditional surrender by

GERMANY	JAPAN
May 7, 1945	August 15, 1945

CONTACT YOUR R.S.L. SECRETARY

If you know of any returned serviceman needing help. If you hear of any returned serviceman's family having a problem —you can't go wrong if you suggest a call on the secretary of the local branch of the R.S.L.

If the local secretary cannot be of assistance himself, he will probably know where the help can be obtained, and, in any case, he can contact Leaque Headquarters if need be.

Every League officer stands pledged today to render service to the sick, the disabled and the bereaved.

Take advantage of this service and see that no family within your area goes without, from a lack of knowledge of the facilities the League has for helping.

Even if the League be unable to meet the need itself, it may have a worthwhile suggestion to make. It is extraordinary how often a new mind on the subject will, in a flash, provide the answer to a problem that has been a personal worry for months.

In any case, worries, discussed with a sympathetic listener, never loom so darkly afterwards.

The point that needs stressing most is that every officer of the League can be trusted to regard as confidential the things that are confidential.

SO, LET THE SLOGAN BE . . .

"WHEN IN TROUBLE, TELL IT TO THE R.S.L."

THE FOUR QUALITIES

One of the great things about the League is the opportunity it affords of rendering service and of giving expression to man's desire to do good unto his fellow men.

The desire to do good—to help the less fortunate—to give a helping hand in time of need is inherent in us all, but it is an impulse that is a strong characteristic of returned men.

The League is the natural avenue through which these desires and impulses are directed, because it was formed for the very purpose of giving them expression.

To-day the League provides funds for the needy, the sick, and the bereaved. It fights for returned men and women wrongfully or unfairly treated, whether in employment, civic, or repatriation fields.

It helps to care for the aged war veteran, the sick child and the widowed and orphaned. Its system of meetings, branches and clubs keeps vigorous and alive the spirit of comradeship, born under fire and succoured through long years of war.

When a returned man wants to help—when he experiences the desire to render service in its most effective form, he almost always joins the R.S.L. He knows that his membership is valuable —indeed vital—to the continuance of the work.

Then he'll start helping, too—joining his own energy, enthusiasm, heart and talent with the rest of the great band of honorary League workers.

And then he'll feel better still!

JOIN YOUR LOCAL SUB-BRANCH TO-DAY

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GEORGIAN HOUSE	Motor Inn	92-6112	AD13
M. & L. FORMBY	Newsagent	95-1328	
R. & J. WHITTON	Newsagent	95-1054	AD27
GIBB & BEEMAN	Optometrist	43-2930	AD 3
NTH. SYDNEY	Parking Station	92-2158	AD21
D. J. SIMMONS	Pianos	439-7542	AD18
H. S. BIRD	Providores	660-3811	AD20
TAYLORS	Radiator Repairs	92-6533	AD26
CHILCOTT & MOORE	Real Estate	439-3322	AD11
CHRYSTAL	Real Estate	95-5121	
COLEMAN, GODWIN	Real Estate	439-3244	AD 3
CROWS NEST R./E.	Real Estate	43-0391	AD16
HEDWOOD REALTY	Real Estate	43-6766	AD 9
PETER HILL	Real Estate	929-8944	AD12
LLOYD IVERS	Real Estate	92-8272	AD21
GILBERT KEMP	Real Estate	43-0361	AD17
KING MANSELL	Real Estate	92-0821	AD19
SIDNEY RAPER	Real Estate	43-2110	AD 4
KENNETH J. WEBB	Real Estate	43-4050	AD10
BENGAL CURRY	Restaurant	92-5829	AD 7
CHICKEN & CHIPS	Restaurant	43-4983	AD11
HIGHWAY (Chinese)	Restaurant	43-6537	AD26
'CAMMERAY'	Seafoods	92-6525	AD27
ERIC'S	Seafoods	43-4907	AD27
PLAZA	Seafoods	95-4857	AD23
SERAKAS	Seafoods	92-4963	AD26
ALEXANDER (B.P.)	Service Station	43-4418	AD20
CROWS NEST (Amoco)	Service Station	92-5850	AD 7
CROWS NEST (G. Fleece)	Service Station	92-8827	AD15
FALCON (Esso)	Servce Station	92-3623	AD21
GREENWICH (Caltex)	Service Station	43-3454	AD17
MARKS	Service Station	43-3854	
RON NELSON (Caltex)	Service Station	95-5608	AD23
N'THBRIDGE (Shell)	Service Station	95-1291	AD22
YELLOW CABS (Ampol)	Service Station	43-6181	AD 8
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